Data to Design II
Using Research To Drive The Creative Process
Cheryl Sturm
Director of Marketing, The Stelter Company

• Over 30 years of global communications and marketing experience
• Responsible for the overall market positioning of The Stelter Company brand
• Prior to joining Stelter, worked for 10 years in the biotech industry; responsible for launching new ingredient products in North America, Japan, Korea and Indonesia
• Worked with Young & Rubicam Advertising’s Midwest office as Senior Vice President—Account Group Director, building brands for clients such as John Deere Credit, Blue Cross Blue Shield and Lotto America
• B.A. in Secondary Education with an emphasis in economics from Westmar College
Zach Christensen  
Creative Director, The Stelter Company

- Over 10 years of design and creative direction experience for non profit’s
- Responsible for Stelter’s 25 person creative group
- Prior to joining Stelter, worked as the Art Director for Trilix, a Des Moines based marketing communication, advertising and interactive agency, serving local and national brands including, EMC Insurance, Clow Valve Co., Stine Seeds and our local favorite The Iowa State Fair.
- Ensures the creative of all Stelter print and online components capture the look and feel of each nonprofit’s brand and mission.
- B.F.A in Graphic Design from Iowa State University
Natural Marketing Institute’s Healthy Aging Database®

Methodology
• Annual quantitative study since 2005, now with 11 years of trended data
• April 2016 research of U.S. adults comprised of:
  • 3,465 general population sample
    • 38% Millennials
    • 20% Gen X
    • 34% Boomers
    • 7% Matures
• Balanced to U.S. Census data across key demographics:
  • Gender, age, income, education, region and race
• Statistically significant at the 95% confidence level to +/- 1.5%
• Conducted via online research methodology
Generation Descriptions

**Millennials**
Born 1977-1998
Ages 19-39

**Gen X**
Born 1965-1976
Ages 40-51

**Boomers**
Born 1946-1964
Ages 52-70

**Matures**
Born 1900-1945
Ages 71+
Characteristics
Motivational Drivers
Physical Considerations

Audience
Fonts

Serif vs. Sans Serif
Readability
Copy Clarity
<table>
<thead>
<tr>
<th>Serif</th>
<th>Sans Serif</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garamond</td>
<td>Helvetica</td>
</tr>
<tr>
<td>Georgia</td>
<td>Arial</td>
</tr>
<tr>
<td>Palatino</td>
<td>Futura</td>
</tr>
<tr>
<td>Times Roman</td>
<td>Myriad</td>
</tr>
</tbody>
</table>
Lorem ipsum dolor sit amet, eu sed debet imperdiet, cu has quem summo comprehensam, te vis dicunt lucilius prodesset. Ad clita corpora eam, per cibo nonumy invidunt et. Vix molestiae euripidis comprehensam eu, ad rebum decore his. In autem oratio vocibus pro.

Font: Georgia  Size: 25 pt.

Lorem ipsum dolor sit amet, eu sed debet imperdiet, cu has quem summo comprehensa, te vis dicunt lucilius prodesset. Ad clita corpora eam, per cibo nonumy invidunt et. Vix molestiae euripidis comprehensam eu, ad rebum decore his. In autem oratio vocibus pro.

Organization Specific Real People Emotional Images
Dig Into The “Why” to Target Your Messaging

% donors indicating why they donate money to charitable organizations

- It makes me feel good to help other people: 65% (2015), 67% (Total 2016)
- They support a cause I strongly believe in (Protecting wildlife, helping the homeless, etc.): 57% (2015), 58% (Total 2016)
- It makes me feel good to help animals (Animals in Distress, The Humane Society, ASPCA, etc.): 33% (2015), 37% (Total 2016)
- A friend/family member had a medical condition, and I want to donate to organizations involved in treating it/finding a cure (Cancer Society, Parkinson's Disease Foundation): 30% (2015), 32% (Total 2016)
- To help out with local services (Boys Club, Fireman Fund, etc.): 26% (2015), 29% (Total 2016)
- I donate to institutions which I believe in/have helped me (the school where you went to, a medical facility): 21% (2015), 23% (Total 2016)
- It helps my financial situation at tax time: 10% (2015), 12% (Total 2016)
A Place to Continue Learning
UNICEF’s Mobile Classrooms Keep Children in School Amid Disasters

Amanda Zuleide Maldonado is an avid student. If she could, Amanda would even go to school on Sunday, her grandmother says.

“My dream, when I grow up, is to be a professional — to help my people.”

— Amanda Zuleide Maldonado

To hear this 7-year-old speak about her passion for learning and her love of going to school is inspiring. “My dream, when I grow up, is to be a professional — to help my people.”

It wasn’t that long ago that Amanda’s future educational pursuits were in jeopardy. Heavy rains caused the Parana and Paraguay rivers to flood in the summer of 2014, an estimated 245,000 Paraguayans fled their homes in search of a safer, drier environment. Among the displaced were 145,000 children, including Amanda.

Despite living miles from her old classroom, Amanda was still able to attend school. With UNICEF’s support, Paraguay’s Ministry of Education installed 20 mobile classrooms, accommodating 2,800 students. The temporary settlement where Amanda’s family relocated received one of these mobile classrooms. The school consisted of students from three separate institutions. Full-time teachers led classes that...

(Continued on Page 3)

“...to continue learning are children ranging in age from 4 to 12. One of these mobile classrooms. The school consisted of students from three separate institutions. Full-time teachers led classes that...

(Continued on Page 3)
Amanda Zuleide Maldonado is an avid student. If she could, Amanda would even go to school on Sunday, her grandmother says. To hear this 7-year-old speak about her passion for learning and her love of going to school is inspiring. “My dream, when I grow up, is to be a professional—to help my people.” It wasn’t that long ago that Amanda’s future educational pursuits were in jeopardy. When heavy rains caused the Parana and Paraguay rivers to flood in the summer of 2014, an estimated 245,000 Paraguayans fled their homes in search of a safer, drier environment. Among the displaced were 145,000 children, including Amanda.

Despite living miles from her old classroom, Amanda was still able to attend school. With UNICEF’s support, Paraguay’s Ministry of Education installed 20 mobile classrooms, accommodating 2,800 students. The temporary settlement where Amanda’s family relocated received one of these mobile classrooms. The school consisted of students from three separate institutions. Full-time teachers led classes that combined several levels, with children ranging in age from preschool to Grade 6.

Disasters such as the torrential rain and subsequent flooding in Paraguay in the summer of 2014 don’t make front-page news, but they disrupt and uproot children’s lives all the same. UNICEF knows that getting children back to school in times of crises provides them with a routine and optimism that life will become normal once again.

Amanda and her family know that education is the key to a brighter future. Even though the family’s temporary new home—a 3-square-meter room made of wooden boards and corrugated iron—still didn’t keep them completely dry, its location enabled Amanda to continuing her education, which demonstrates how people still find a way to learn, no matter what.

Your support is vital to UNICEF’s work of ensuring that vulnerable children like Amanda receive a quality education. Contact Karen Metzger at (866) 486-4233 or email kmetzger@unicefusa.org to learn how you can use your estate to provide hope and opportunity to children affected by crises around the world.
Rediscovering Happiness With the Help of LSI

For 11-year-old Jaden, school days are filled with learning and friends, as it should be. But it wasn’t always that way.

Last year, Jaden went to the emergency room three times in three weeks, saying that he wanted to die or harm himself. “He told me that’s just what he says when he’s upset, but as a mom I had to take that seriously,” says Jaden’s mom, Lani.

A Tough Decision

When Jaden began having behavioral health issues in kindergarten, his family and school worked together to find him counseling and support. But after those visits to the hospital, Jaden’s parents knew he needed more intensive care. They made the difficult decision to place him at LSI’s Beloit Residential Treatment Center in Ames.

“It was hard not to see him every day, but I could feel comfortable knowing that he was getting the right kind of care and counseling. Getting the help he needed was worth it,” Lani says.

Showing Improvement

During his four months at Beloit, Jaden learned skills to communicate his feelings, cope with frustration, make friends and do better at school.

“Before he needed a classroom aide all the time,” says Lani. “He gradually moved away from having an aide for behaviors to just academics, and now it’s not even that much. He used to go to a behavior intervention room for lunch and recess, but now he goes to the cafeteria with his friends and has no problems.”

It was hard not to see him every day, but I could feel comfortable knowing that he was getting the right kind of care and counseling. Getting the help he needed was worth it.”

— Jaden’s mother

Jaden lives a happy life using coping skills he learned through LSI’s residential treatment program.

Continued on Page 3
Donors Like to Keep It Close to Home

% donors indicating which type of organization they prefer to donate to

<table>
<thead>
<tr>
<th></th>
<th>Local</th>
<th>National</th>
<th>Global</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donors</td>
<td>63%</td>
<td>24%</td>
<td>11%</td>
</tr>
<tr>
<td>Millennials</td>
<td>56%</td>
<td>25%</td>
<td>19%</td>
</tr>
<tr>
<td>Gen X</td>
<td>65%</td>
<td>29%</td>
<td>6%</td>
</tr>
<tr>
<td>Boomers</td>
<td>72%</td>
<td>24%</td>
<td>4%</td>
</tr>
<tr>
<td>Matures</td>
<td>71%</td>
<td>24%</td>
<td>5%</td>
</tr>
<tr>
<td>Frequent Donators</td>
<td>67%</td>
<td>23%</td>
<td>11%</td>
</tr>
<tr>
<td>Infrequent Donators</td>
<td>58%</td>
<td>30%</td>
<td>12%</td>
</tr>
<tr>
<td>White</td>
<td>65%</td>
<td>26%</td>
<td>8%</td>
</tr>
<tr>
<td>Black/AA</td>
<td>58%</td>
<td>23%</td>
<td>19%</td>
</tr>
<tr>
<td>Asian</td>
<td>49%</td>
<td>24%</td>
<td>27%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>56%</td>
<td>31%</td>
<td>13%</td>
</tr>
<tr>
<td>&lt;$500K</td>
<td>64%</td>
<td>25%</td>
<td>11%</td>
</tr>
<tr>
<td>$500K-$2M</td>
<td>63%</td>
<td>31%</td>
<td>6%</td>
</tr>
<tr>
<td>&gt;$2M</td>
<td>71%</td>
<td>19%</td>
<td>10%</td>
</tr>
</tbody>
</table>
Feed the Next Generation in Pike County

Dear Julie,

Thanks to you, the Southeastern Ohio Food Bank served more than 17,000 people in your neighborhood.

Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Pike County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Pike County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Pike County don’t go to school hungry.
Feed the Next Generation in Pike County

Dear Julie,

Thanks to you, the Southeastern Ohio Food Bank served more than 17,000 people in your neighborhood. Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Pike County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Pike County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Pike County don’t go to school hungry.

Feed the Next Generation in Ross County

Dear Douglas,

Thanks to you, the Southeastern Ohio Food Bank served more than 20,000 people in your neighborhood. Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Ross County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Ross County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Ross County don’t go to school hungry.
Feed the Next Generation in Pike County

Dear Julie,

Thanks to you, the Southeastern Ohio Food Bank served more than 17,000 people in your neighborhood.

Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Pike County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Pike County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Pike County don’t go to school hungry.

Feed the Next Generation in Ross County

Dear Douglas,

Thanks to you, the Southeastern Ohio Food Bank served more than 20,000 people in your neighborhood.

Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Ross County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Ross County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Ross County don’t go to school hungry.

Feed the Next Generation in Jackson County

Dear Eric,

Thanks to you, the Southeastern Ohio Food Bank served more than 17,000 people in your neighborhood.

Unfortunately, there’s much more to be done, and we need your help to ensure we can be there to feed families in Jackson County who are struggling.

In this issue of our newsletter, you’ll learn about one of the simplest ways to extend your support into the future. A gift in your will or living trust is a flexible way to help continue the fight to end hunger in Jackson County.

Thank you for all you do to support the Southeastern Ohio Food Bank. Together we can improve the lives of Ohioans by ending hunger.

Sincerely,

Mary Anderson
Planned Giving Officer

P.S. Return the enclosed survey to learn more about how you can help ensure that children in Jackson County don’t go to school hungry.
QUICK FACTS ABOUT OUR Y

OUR CAUSE

The YMCA of the Greater Twin Cities is a cause-driven organization that works toward strengthening our community through:

• Youth Development. We encourage and nurture the potential of all the youth we serve.

• Healthy Living. We improve the health and well-being of individuals and families throughout our community.

• Social Responsibility. We give back and provide support to our neighbors.

OUR IMPACT

• We are one of Minnesota’s largest nonprofits, employing more than 4,500 people.

• We offer $7 million in annual scholarships, helping more than 40,000 people.

• Our camps are a place to grow for more than 25,000 young people each year.

• Our youth development programs build leadership skills and values in more than 10,000 youth.

• We are a premier resource for healthy living for more than 150,000 members.

• Our Youth Intervention Services offers hope and help to 2,000 challenged or displaced teens.
SIMPLE GIFTS, BIG IMPACT
3 Easy Ways to Support the Health and Well-Being of Children

1. Volunteer Hours
2. Financial Contributions
3. In-Kind Donations

41,946 VOLUNTEER HOURS
Contributed by members of our community in 2015.

42,000 Families have been provided a "home away from home" since we opened on 6/7/1991.

$1.7 MILLION Savings in meal and lodging expenses due to the House and Family Room programs in 2015.

FREE GUIDE!
Gifts You Can Afford

Return the enclosed survey to request a FREE guide on simple but powerful gift options that won't cost you anything today.
Majority Indicate They Only Donate to Organizations That Give 100% of Their Donation to The Cause, About 1 in 5 Totally Trust an Organization to Do So
**Majority Indicate They Only Donate to Organizations That Give 100% of Their Donation to The Cause, About 1 in 5 Totally Trust an Organization to Do So**

<table>
<thead>
<tr>
<th>Category</th>
<th>Agree with statement</th>
<th>Level of Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donors</td>
<td>64%</td>
<td>21%</td>
</tr>
<tr>
<td>Frequent</td>
<td>64%</td>
<td>23%</td>
</tr>
<tr>
<td>Infrequent</td>
<td>65%</td>
<td>18%</td>
</tr>
<tr>
<td>Global</td>
<td>72%</td>
<td>33%</td>
</tr>
<tr>
<td>Local</td>
<td>64%</td>
<td>19%</td>
</tr>
<tr>
<td>National</td>
<td>63%</td>
<td>21%</td>
</tr>
<tr>
<td>International</td>
<td>73%</td>
<td>26%</td>
</tr>
<tr>
<td>Environmental</td>
<td>70%</td>
<td>24%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>67%</td>
<td>22%</td>
</tr>
<tr>
<td>Education</td>
<td>63%</td>
<td>18%</td>
</tr>
<tr>
<td>Medical</td>
<td>62%</td>
<td>19%</td>
</tr>
<tr>
<td>Human Services</td>
<td>62%</td>
<td>20%</td>
</tr>
<tr>
<td>Public/Society</td>
<td>61%</td>
<td>22%</td>
</tr>
<tr>
<td>Faith</td>
<td>60%</td>
<td>22%</td>
</tr>
<tr>
<td>Arts/Culture</td>
<td>59%</td>
<td>22%</td>
</tr>
</tbody>
</table>

% donors who indicate...
PROVIDING HOPE

Because of the thoughtful generosity of people like you, BrightFocus Foundation has been able to fund scientists to investigate causes, treatments and possible cures of diseases through our three programs—Alzheimer’s Disease Research, Macular Degeneration Research and National Glaucoma Research. These programs have provided funding for:

MORE THAN $87 million in Alzheimer’s disease research projects.
MORE THAN $15 million to scientists studying macular degeneration.
MORE THAN $24 million to scientists studying glaucoma.
Charity is born of the call of a God who continues to knock on our door, the door of all people, to invite us to love, to compassion, to service of one another.

Pope Francis

Catholic Charities Welcomes Pope Francis

During a historic visit on Thursday, Sept. 24, Pope Francis visited Catholic Charities. When you remember us through a gift in your estate plans, you join a special group of people who have made some of our most important advances possible.

Advantages

• Simplicity. As little as one sentence in your will or living trust is all that is needed to complete your gift.
• Flexibility. Until your will or trust goes into effect, you are free to alter your plans.
• Versatility. You can give a specific item, an amount of money, a gift contingent upon certain events or a percentage of your estate.

How a Gift in Your Will Works

Your estate planning attorney can help you structure a gift so your loved ones will be taken care of first after you're gone. He or she will include our sample language in a will or living trust you create, or add it to existing documents through an amendment called a codicil. A popular option is to leave a percentage of what is left of your estate after other beneficiaries have received their share so your gift will remain proportionate to the size of your estate, no matter how it fluctuates.

Return the enclosed survey to receive official language for including Catholic Charities in your will or living trust, or contact us with any questions. We're happy to help, with no obligation. You can also use the survey to request our FREE bequest guide Make Your Final Wishes Come True.

Get Organized Today

Ease the Burden on Your Family

If you already have the documents needed to ensure that your wishes will be taken care of after your lifetime, it’s time to get organized. The following estate planning documents should be kept together to make taking care of your final affairs as stress-free as possible for your loved ones:

• A copy of your will or living trust (your original will should be kept with your estate planning attorney)
• Documents to help beneficiaries locate all assets passing to them, such as deeds of property, life insurance policies, where you have bank accounts and copies of account statements
• The names and addresses of:
  • Your executor and trustee
  • Your financial advisor
  • Your tax preparer
  • The individual you named as the attorney-in-fact in your power of attorney
  • The law firm that drafted your will or trust and the name of the specific attorney
• Beneficiary designation forms for your retirement accounts, along with year-end statements and a listing of where you have accounts and what types of

Catholic Charities / By the Numbers

Our Employment Programs helped 665 people get started in a new job.

8,764 people volunteered with us last year.

4.2 million meals were served last year across all of our programs.

In Their Own Words

A couple talking about their recent gift to Catholic Charities:

Q: Why did you establish a two-life charitable gift annuity with Catholic Charities?
A. A charitable gift annuity provides an additional, stable, regular stream of payments that are very welcome at this time in our lives, when we are both retired. Another benefit of a two-life charitable gift annuity is that the payments will continue to the surviving spouse.

For us, the gift annuity process was simple and straightforward. We chose quarterly payments and will receive a 1099 form each year for tax purposes.

Q: Why did you choose Catholic Charities?
A. We have confidence in Catholic Charities’ impressive track record providing health care, education, food and shelter for the less fortunate in our area. Our gift annuity allows us to make a commitment to this recognized and properly managed agency.

Return the enclosed survey today to receive a FREE, no obligation gift illustration and see how you can benefit today.

Q&A

Shape Our Future

By including Catholic Charities in your long-term estate or financial plans, you can make a powerful testament of your priorities. And because there are several ways to accomplish your gift, you have the flexibility to fulfill your goals in a way that works best for you. One option, called a charitable gift annuity, allows you to shape your future while you receive fixed, dependable payments for life.

A Family-First Approach to Charitable Giving

Remember Catholic Charities in Your Will or Living Trust

In addition to passing assets to loved ones, your will or living trust can also be used to define your legacy through support of Catholic Charities. When you remember us through a gift in your estate plans, you join a special group of people who have made some of our most important advances possible.

In Their Own Words

A couple talking about their recent gift to Catholic Charities:

Q: Why did you choose Catholic Charities?
A. A charitable gift annuity provides an additional, stable, regular stream of payments that are very welcome at this time in our lives, when we are both retired. Another benefit of a two-life charitable gift annuity is that the payments will continue to the surviving spouse.

For us, the gift annuity process was simple and straightforward. We chose quarterly payments and will receive a 1099 form each year for tax purposes.

Q: Why did you choose Catholic Charities?
A. We have confidence in Catholic Charities’ impressive track record providing health care, education, food and shelter for the less fortunate in our area. Our gift annuity allows us to make a commitment to this recognized and properly managed agency.

Return the enclosed survey today to receive a FREE, no obligation gift illustration and see how you can benefit today.
AmeriCares Champions
Children in Africa

Africa is home to more than 34 million orphans. Here is a snapshot of some of the assistance AmeriCares has provided in recent years.

5,000
Course treatments of nutritional supplements given to orphaned and vulnerable children in Ghana.

180
Health facilities and health care providers given medicines, medical equipment and supplies.

7 million
Units of medicine and medical supplies given to combat the spread of Ebola.

Create a Meaningful Legacy
at AmeriCares Today

Here are a few easy-to-implement ways to fulfill your philanthropic wishes and provide lifesaving care to individuals and families around the world through AmeriCares programs and services.

A GIFT IN YOUR WILL
A gift in your will or living trust, known as a bequest, works well for many of our supporters because it is a simple and flexible way for you to support AmeriCares without using any of your assets today. You can add a bequest to your will in as little as one sentence, but that sentence has the power to transform lives. A bequest is completely customizable, so you can give a percentage of your estate or a fixed amount. The versatility of a gift in your will allows you to tailor your gift to fit your circumstances, balancing your philanthropic goals with the future needs of your loved ones. Fill out and return the enclosed reply card if you would like more information about how to include AmeriCares in your will or trust.

BENEFICIARY DESIGNATIONS
You may also consider naming AmeriCares as a beneficiary of your retirement plan, life insurance or other asset, which typically entails filling out a simple change-of-beneficiary form.
While “Personal Experience” Is Also The Preferred Way, Some Differences Do Exist

Index of specific organization donors indicating where/from whom they would first like to learn about a charitable organization

<table>
<thead>
<tr>
<th>% Donors</th>
<th>Arts/Culture</th>
<th>Education</th>
<th>Environmental</th>
<th>Faith</th>
<th>Healthcare</th>
<th>Human Services</th>
<th>International</th>
<th>Medical</th>
<th>Public/Society</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal experience</td>
<td>29%</td>
<td>148</td>
<td>100</td>
<td>97</td>
<td>75</td>
<td>95</td>
<td>104</td>
<td>96</td>
<td>99</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>17%</td>
<td>85</td>
<td>118</td>
<td>82</td>
<td>90</td>
<td>93</td>
<td>104</td>
<td>77</td>
<td>108</td>
</tr>
<tr>
<td>Internet/websites</td>
<td>14%</td>
<td>94</td>
<td>105</td>
<td>123</td>
<td>135</td>
<td>93</td>
<td>85</td>
<td>139</td>
<td>106</td>
</tr>
<tr>
<td>Spouse/significant other</td>
<td>7%</td>
<td>69</td>
<td>85</td>
<td>114</td>
<td>140</td>
<td>85</td>
<td>108</td>
<td>84</td>
<td>75</td>
</tr>
<tr>
<td>Non-profit organization employee</td>
<td>6%</td>
<td>25</td>
<td>101</td>
<td>106</td>
<td>116</td>
<td>112</td>
<td>117</td>
<td>129</td>
<td>88</td>
</tr>
<tr>
<td>Television/radio advertisements</td>
<td>7%</td>
<td>31</td>
<td>53</td>
<td>108</td>
<td>63</td>
<td>134</td>
<td>97</td>
<td>41</td>
<td>117</td>
</tr>
<tr>
<td>Direct mail (from post office)</td>
<td>6%</td>
<td>78</td>
<td>86</td>
<td>93</td>
<td>163</td>
<td>117</td>
<td>105</td>
<td>95</td>
<td>117</td>
</tr>
</tbody>
</table>

* Yellow shading denotes a high index (≥ 120)
Prepare for Your Future and Ours

Dear Ms. Milcetich-Picallo,

Happy 2015! Each new year provides an opportunity to reflect on the past and anticipate tremendous promise for the future.

Over the past year, the National MS Society distributed nearly $260 million to support ground-breaking research and to provide critical services and information. We thank you for your support which made this progress possible; the exciting advances that are underway this year demonstrate the impact of your giving.

Your continued support is helping us shape MS progression, to restore lost function and to end MS forever. While we acknowledge and celebrate new discoveries, we know very well our work is not done. The National MS Society is in the midst of planning for the future. We will launch a new strategic plan in November which will allow us to work relentlessly and thoughtfully to achieve our goals.

In this issue of Legacy, the Society hopes to help you and your loved ones plan for the upcoming year by including valuable estate planning tips. It has been a few years since you’ve reviewed your estate plan—or if you don’t have one at all—take control of your estate in 2015.

As a supporter of the Society, you know how fulfilling it feels to give back to organizations like the National MS Society. Look inside this issue for a few ways to include a gift in your estate plan that can help you maintain both your personal and charitable goals.

Please contact me at 800-923-7727 if you have any questions about using your estate plan to make a difference at the National MS Society. Your generosity means more than you know to those affected by MS, and we can’t thank you enough for your partnership in ensuring these individuals can live their very best lives.

Sincerely yours,

Mary Milgrom
Individual Giving

Prepare for Your Future and Ours

Dear Mr. & Mrs. Wetherell,

Happy 2015! Each new year provides an opportunity to reflect on the past and anticipate tremendous promise for the future.

Over the past year, the National MS Society distributed nearly $260 million to support ground-breaking research and to provide critical services and information. We thank you for your support which made this progress possible; the exciting advances that are underway this year demonstrate the impact of your giving.

While we acknowledge and celebrate new discoveries, we know very well our work is not done. The National MS Society is in the midst of planning for the future. We will launch a new strategic plan in November which will allow us to work relentlessly and thoughtfully to achieve our goals.

As a supporter of the Society, the know how fulfilling it feels to give back to organizations like the National MS Society. Look inside this issue for a few ways to include a gift in your estate plan that can help you maintain both your personal and charitable goals.

Please contact me at 800-923-7727 if you have any questions about using your estate plan to make a difference at the National MS Society. Your generosity means more than you know to those affected by MS, and we can’t thank you enough for your partnership in ensuring these individuals can live their very best lives.

Sincerely yours,

Mary Milgrom
Individual Giving
Ms. Charlotte Mirkusch-Picallo  
16 Capitano Drive  
Clayton CA  94517-1703

Prepare for Your Future and Ours

Dear Ms. Mirkusch-Picallo,

Happy 2015! Each new year provides an opportunity to look back and see how far we’ve come, and to promise the future brings us.

Over the past year, the National MS Society has continued to fund research and to provide critical services to those living with MS. We will launch a new strategic plan in November which will allow us to harness this momentum and do even more.

Your continued support is helping us make a real difference. While we acknowledge and celebrate what we’ve accomplished, we also know that we can do more. The National MS Society is in the midst of planning for the future. We will launch a new strategic plan in November which will allow us to make our next steps in this mission.

In this issue of Legacy, the Society hopes to by including valuable estate planning tips. If it has been a few years since you’ve reviewed your estate plan—or if you don’t have one at all—we hope that you may not have thought of before.

As a supporter of the Society, you know how important MS research is. Look inside this issue to see how you can help provide the MS community with continually improving resources.

In 2013, the Barancik Prize for Innovation in MS Research was awarded to recognize the outstanding scientists doing just that. This year, the Society is proud to honor Dr. Philip De Jager, Ph.D., associate neurologist at Brigham and Women’s Hospital and associate professor at Harvard Medical School, with the 2014 research grant.

A clinician and researcher dedicated to studying the neurological markers of MS, De Jager and his team were awarded $597,147 to provide the MS community with a method that will help determine a person’s risk for developing MS later in life.

Dr. De Jager hopes that this research will help to personalize early-onset MS treatments. Visit nationalmssociety.org/plannedgiving to learn how you can support ongoing research initiatives at the National MS Society.

WHY SUPPORT MATTERS

When Charles and Margie Barancik had a family member diagnosed with MS, they realized they could play an important role in motivating research into the disease. Ultimately, De Jager realized they could play an important role in motivating researchers to do more for MS.

By supporting the Society through your estate, your generosity will make a real difference in the quest to end MS forever, without immediately giving up assets.

You, too, can play an invaluable role in motivating researchers to do more for MS. By supporting the Society through your estate, you will help create a more than you know—those affected by MS, and the people they love, to live their very best lives.

On behalf of those we serve, we extend our sincere gratitude.

Over the past year, the National MS Society distributed nearly $260 million to support ground-breaking research and to provide critical services to those living with MS. By supporting the Society through your estate, your generosity will make a real difference in the quest to end MS forever, without immediately giving up assets.

Thank you.

Sincerely yours,

Mary Milgrom  
Individual Giving  

Breakthrough the barriers of MS

Harvard Neurologist to Develop Method for Predicting MS

Happy 2015! Each new year provides an opportunity to reflect on the past and anticipate tremendous possibilities for the future.

On behalf of those we serve, we extend our sincere gratitude.

Over the past year, the National MS Society distributed nearly $260 million to support ground-breaking research and to provide critical services to those living with MS. By supporting the Society through your estate, your generosity will make a real difference in the quest to end MS forever, without immediately giving up assets.

You, too, can play an invaluable role in motivating researchers to do more for MS. By supporting the Society through your estate, your generosity will make a real difference in the quest to end MS forever, without immediately giving up assets.

Thank you.

Sincerely yours,

Mary Milgrom

Individual Giving
A SURPRISE FROM THE IRS

Your IRA May Be Worth Less Than You Think

More than likely, a substantial portion of your savings is in your retirement plan. And if you plan your estate, you may be considering how to use these savings to benefit your heirs.

But did you know that retirement plan assets are subject to income and estate taxes when given to your family? Although there are ways in which spouses (and, to a lesser extent, other heirs) can defer taxes on these assets until they are received, they, too, are subject to income tax when they make withdrawals. The income tax bill can reduce your retirement plan by as much as 39.6 percent. That percentage can be even higher if your estate is subject to estate taxes.

If you would like to make a gift after your lifetime to support the National MS Society, see why your retirement plan might be the perfect asset to use by reviewing the chart below.

COMPARING THE TAX CONSEQUENCES

$100,000 Retirement Plan Left to Your Family vs. the Society

Choose Beneficiary         | Your Family | The National MS Society
---------------------------|-------------|--------------------------
Value of retirement plan at your death | $100,000     | $100,000
Federal income taxes (assumed 35 percent marginal income tax bracket) | $35,000      | $0
Net amount paid to beneficiary | $65,000      | $100,000

HOW TO MAKE A GIFT OF RETIREMENT PLAN ASSETS

If you’re interested in this tax-efficient form of gifting and would like to name the Society as beneficiary, simply contact your retirement plan administrator for a change-of-beneficiary form. Decide what percentage you would like to receive and name us, along with the percentage you chose, on the beneficiary form. Then return the form to your plan administrator.
PROVIDING FOR DAR’S FUTURE IS AS EASY AS PIE.

With as little as one sentence in your will or living trust, you can create a legacy that allows us to preserve our American story for future generations.

To learn more about including DAR in your will, please complete and return the enclosed reply card or visit us online today at www.ouramericanlegacy.org.

Be part of our American legacy.
Preserve America’s Story

Turn to Page 17 to start creating your legacy today.

The Legacy of Giving

Members of the Daughters of the American Revolution have a long tradition of selfless giving in support of historic preservation, education and patriotism. DAR’s achievements throughout its history have been significant, and they have occurred only through the stewardship of Daughters like you. The needs faced by your financial support are inspiring, and your continued generosity will sustain DAR long into the future. Thank you.

Learn more here:
www.ouramericanlegacy.org

Yes, I want to create my legacy so I can impact the future of DAR and our country. Please send me:

- Information about including a gift in my will or trust.
- Bequest language to share with my attorney.
- Materials on estate planning and wills.

Your legacy can protect and preserve chapters of our American story.
PROVIDING FOR DAR'S FUTURE IS AS EASY AS PIE.

With as little as one sentence in your will or living trust, you can create a legacy that allows us to preserve our American story for future generations.

Leave the Last Slice for Us

To learn more about including DAR in your will, please complete and return the enclosed reply card or visit us online today at www.ouramericanlegacy.org.

Be part of our American legacy.

Start Planning Your Legacy Now

Enter your details below to download our brochure A Guide to Making Your Will: Direct Your Assets to the People and Causes You Care About Most.

Name (as you wish to have it appear on the deed)

Email (optional)

National Number

I have already included DAR in my estate plan.

I would like to receive materials on estate planning and wills.

Please send me sample bequest language to share with my estate planning attorney.

Download My Brochure
Importance of Estate Planning Documents

Men
41% Very Important
35% Have a Will

Women
45% Very Important
30% Have a Will
If you’ve put off writing your will or solidifying your plans for the future, you’re not alone. Over half of Americans don’t have plans to protect the people and causes that matter most to them.

As a valued member of our Creighton community, we care about your future and want to help you achieve the peace of mind that comes with having a plan in place that will benefit you and generations to come. That’s why, as part of National Estate Planning Awareness Week, we are offering you a complimentary Personal Estate Planning Kit.

Our kit makes estate planning simple. It takes you through the process step-by-step, answering your questions and providing clarity to put together a plan that will benefit you and your family.

Let us help you plan for the future with a complimentary gift. If you have any questions, please don’t hesitate to contact me directly.

I’m here to help,

Mike O’Malley
Director of Estate and Gift Planning
800-225-2160 (toll free) | 402-515-9853 (local)
info@giving.creighton.edu
www.creighton.edu
Plan Today for Peace of Mind Tomorrow

Disability is a part of life and something that we will all experience at some point, whether personally or as a caregiver for a loved one. Creating a plan that prepares for the future is not only the best way to protect your family, but it also can make a profound, positive difference in the lives of the children and adults Easterseals serves.

That’s why we created the Personal Estate Planning Kit for you. This FREE home-study course is your one-stop guide for creating plans that protect the people and causes you care about most.

Don’t wait to start planning your family’s financial future. Visit easterseals.com/prep to download your FREE Personal Estate Planning Kit today or return the enclosed reply card.

Did You Notice Our New Look?

For nearly 100 years, Easterseals has been changing the way the world defines and views disabilities. We make profound, positive differences in people’s lives every day.

Now more than ever, the challenges in the disability community are more complex and the definition of disability is broad, going beyond physical conditions to include invisible, emotional, social and educational challenges. To respond to these shifts, we’re re-introducing our organization to the public in a clear, more modern way.

We’re unveiling a brighter logo and a new spin on our established name: Easterseals. We also have a new tagline, “Tackling disability together.” What hasn’t changed: We remain the vital resource for people living with disabilities, veterans, caregivers and families.

The Seldowitz Scholarship has made my AU education more affordable and allowed me the flexibility to accept an unpaid internship that provides real world experience and has fueled my interest in politics. I am grateful to the AU friend who created this scholarship and to the university for investing in my success and believing in me.”

~ Aaron Tong, SPA/BA ’10
Easterseals Seldowitz Endowed Scholarship Recipient

Honor Your Connection to American University

Many of us were inspired to create a charitable investment that would benefit our favorite charity or cause. What follows is a how-to guide on how to make a tribute gift.

If you have any questions on the tax implications of your gift, please contact your tax advisor. The tax implications can vary depending on your situation.

How to Make a Tribute Gift

Make a gift today. An outright gift can help fund our immediate needs or an upcoming project. The financial benefits to you include an immediate charitable deduction on your federal income tax return, and the possible elimination of capital gains tax.

Make a gift through your estate plan. Include a gift in your will, stating that a specific asset, certain dollar amount, or percentage of your estate goes to or after your lifetime in honor of a loved one.

Make a gift that lives on forever. Your mortgage is paid in full or you have a trust plan. A small portion of your gift, rather than the whole amount, is paid out on a specific timeline or at specific times in the future.

Wear to learn more about how you can support AU in a way that is significant to you. Contact our planned giving team today to begin a conversation.

American University
4400 Massachusetts Avenue, NW
Washington, DC 20000-8141
american.edu/plannedgiving

Seth D. Speyer
Executive Director of Planned Giving
202-885-5411
thespeyer@american.edu

Kara S. Berner
Director of Planned Giving
202-885-5914
kberner@american.edu
# Interest In Issues Related to Charitable/Planned Giving

<table>
<thead>
<tr>
<th></th>
<th>Total GP</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Boomers</th>
<th>Matures</th>
<th>Net Worth &lt;$500K</th>
<th>Net Worth $500K-$2M</th>
<th>Net Worth &gt;$2M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honoring a family member by making a tribute gift</td>
<td>20.4%</td>
<td>27.5%</td>
<td>21.8%</td>
<td>14.1%</td>
<td>9.6%</td>
<td>21.2%</td>
<td>20.4%</td>
<td>28.1%</td>
</tr>
<tr>
<td>Charitable Gift Annuity</td>
<td>12.4%</td>
<td>17.2%</td>
<td>14.7%</td>
<td>7.7%</td>
<td>3.1%</td>
<td>13.8%</td>
<td>11%</td>
<td>22.5%</td>
</tr>
<tr>
<td>Charitable Remainder Trust</td>
<td>10.2%</td>
<td>13.2%</td>
<td>14.1%</td>
<td>6.1%</td>
<td>3.1%</td>
<td>10.9%</td>
<td>12.4%</td>
<td>24.1%</td>
</tr>
<tr>
<td>Immediate tax deduction in exchange for the right to inherit your home (or other land) at the end of your life</td>
<td>9.5%</td>
<td>13%</td>
<td>11%</td>
<td>5.4%</td>
<td>6%</td>
<td>10.2%</td>
<td>10.9%</td>
<td>22.2%</td>
</tr>
<tr>
<td>Saving capital gains taxes by making a gift of stocks or bonds to a charity</td>
<td>8.4%</td>
<td>12.1%</td>
<td>10.1%</td>
<td>4.2%</td>
<td>4.5%</td>
<td>8.6%</td>
<td>9.4%</td>
<td><strong>29.6%</strong></td>
</tr>
</tbody>
</table>
Create the Future of the
SAN FRANCISCO
SYMPHONY in a Simple and Powerful Way

Act Now and Make a Lasting Impact
With the Symphony’s 70@70 Bequest Campaign

Need Another Reason to Participate in the 70@70 Bequest Campaign?

When you join the Pierre Monteux Society this season, you will be included in a drawing to win two seats to a special concert evening-dinner in the Wattis Room followed by MTT conducting Beethoven’s Fifth Symphony—the last concert of the 2014-15 season on Saturday, June 27, 2015!

Give Forward to Future Audiences With a Special 70th Birthday Gift to MTT and the Symphony

You can create your lasting impact on the Symphony as a participant in our 70@70 Bequest Campaign. It’s a simple and powerful way to perpetuate your special connection to the Symphony and provide treasured musical experiences to future audiences and students:

- Name the Symphony as a beneficiary for any amount in a will, trust, IRA, financial account or insurance policy. This costs you nothing in your lifetime, you control your assets and you can modify your gift if your circumstances change.
- Increase retirement income by converting appreciated assets or assets with low interest rates into a life income plan. Receive premium for life and tax benefits. What remains in the plan will be directed to future strategic initiatives that bring music to others.

In this milestone season of MTT’s 70th birthday, the Pierre Monteux Society aims to add 70 new legacy gifts in recognition of the Symphony and Michael “Tibor” Thomas’ contribution to cultural life in the Bay Area.

Won’t you give? Return the envelope below to learn more.

Thank You!

We look forward to creating a partnership with you that continues bringing classical music to the Bay Area.

H A V E A Q U E S T I O N ?
I C A N H E L P.

Stephen D. Steller, J.D.
Director, DB Planning
415.361.3445
steller@sf symphony.org

Have a question?
I can help.
FAST FEEDBACK

Please complete and return today. Thank you!

I have included the Symphony as a beneficiary in my will or other estate plans and am interested in being included in the 70@70 Bequest Campaign.

I am interested in learning more about including the San Francisco Symphony as a beneficiary in my estate plans.

I would like to receive a copy of the FREE brochure Your Personal Guide to Gift Planning.

I have enclosed $____________ to support the Symphony today.

THANK YOU

for supporting symphonic music in the Bay Area!

Name—Please print:

Telephone   Email

Address:

City, State ZIP

We respect your privacy! Information collected here will be kept strictly confidential. It will not be sold, rented, leased or otherwise disclosed, and it will not be used in ways to which you have not consented.
“I am Comfortable Using New Technologies and Devices.”

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Population</td>
<td>90%</td>
<td>81.4%</td>
</tr>
<tr>
<td>Millennials</td>
<td>90%</td>
<td>91.3%</td>
</tr>
<tr>
<td>Gen X</td>
<td>91%</td>
<td>85.4%</td>
</tr>
<tr>
<td>Boomers</td>
<td>90%</td>
<td>73%</td>
</tr>
<tr>
<td>Matures</td>
<td>85%</td>
<td>66.8%</td>
</tr>
</tbody>
</table>
Which of the Following Activities Do You Participate in on a Regular Basis? “Surfing the Internet”

<table>
<thead>
<tr>
<th>Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Population</td>
<td>75%</td>
</tr>
<tr>
<td>Millennials</td>
<td>74%</td>
</tr>
<tr>
<td>Gen X</td>
<td>80%</td>
</tr>
<tr>
<td>Boomers</td>
<td>75%</td>
</tr>
<tr>
<td>Matures</td>
<td>67%</td>
</tr>
</tbody>
</table>
THE EASIEST WAY TO MAKE AN IMPACT

A Gift in Your Will or Living Trust

Interested in helping John Brown University with our mission but feel overwhelmed by the thought of writing another check or giving up your assets today? A simple, flexible and versatile way to ensure we can continue our work for years to come is a gift in your will or living trust, known as a charitable bequest.

By including a bequest to JBU in your will or living trust, you are ensuring that we can continue our mission for years to come. Your gift also entitles your estate to an unlimited federal estate tax charitable deduction.

CHECK OUT THIS POTENTIAL SCENARIO

When Tom and Martha got married, they made a point to put together a will to protect their assets. They both loved JBU and decided to include a bequest of $75,000 to us in their will.

As Tom and Martha’s family grew to include three children, they decided to revise their gift to ensure their children’s future financial security. They met with their attorney and simply revised the bequest language so that their gift to JBU was now a percentage of their estate instead of a specific amount. Tom and
As Tom and Martha's family grew to include three children, they decided to revise their gift to ensure their children's future financial security. They met with their attorney and simply revised the bequest language so that their gift to JBU was now a percentage of their estate instead of a specific amount. Tom and Martha now rest easy knowing when they die, their plans will provide for the people and charitable work they love.

LEARN HOW TO FUND IT

You can use the following assets to fund a bequest:

- Cash
- Appreciated Securities
- Real Estate
- Tangible Personal Property
- Closely Held Stock

NEXT STEPS

1. Contact JBU's Office of Planned Giving at 1-800-446-2450 or endowments@jbu.edu for additional information on bequests or to chat more about the different options for including JBU in your will or estate plan.

2. Seek the advice of your financial or legal advisor.

3. If you include JBU in your plans, please use our legal name and Federal Tax ID.

Legal Name: John Brown University
Address: 2000 West University Street, Siloam Springs, AR 72761
Federal Tax ID Number: 71-0239576


VIEW MY FREE BROCHURE

The information on this website is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results.
Estate planning is for everyone, regardless of age or assets.

1 Simple Thing YOU Can Do Right Now
Estate planning allows you to protect the people and causes you care about most, no matter what twists and turns happen in life. Learn more today.
HEROES.VFW.ORG/ESTATEPLANNING/FOR
Class Is in Session – From the Comfort of Your Home

Personal Estate Planning Course Lesson Book
This helpful course walks you through the estate planning process step-by-step, removing the question marks and giving you the insight to put together a plan that will benefit you – and generations to come.

Download My FREE Estate Planning Course Lesson Book Today »
FREE Planning Resources

View and download the FREE brochures below to learn more.

VFW PERSONAL ESTATE PLANNING COURSE LESSON BOOK
You may feel like estate planning is about as enjoyable as a bad pop quiz, but we are here to help. Use this lesson book as part of a plan that will benefit you — and generations to come.

Download Now

MORE BROCHURE DOWNLOADS

A Guide to Making Your Will
Putting together a will is one of the most important ways you can protect your loved ones. And it is not as complicated as you might think. Learn more about wills by requesting our FREE brochure A Guide to Making Your Will.

Download Now

What to Do in the First 48 Hours When You Lose a Loved One
When a loved one dies, will you know what to do? Learn what to do in those first critical days after your loved one is gone in our FREE guide What to Do in the First 48 Hours When You Lose a Loved One.

Download Now

Estate Planning Starters
Discover how to ensure a solid financial future for your loved ones and the charitable organizations you love with our FREE guide Estate Planning Starters. You will find valuable tips and information on the benefits of careful estate planning.

Download Now
Difference in Frequency of Donation Across Organizations

% donors indicating how often they donate to the organizations (sorted by ‘several times a year’)

Faith Based: 49% (Several times a year), 51% (About once a year)
Human Services: 52% (Several times a year), 48% (About once a year)
International Affairs: 32% (Several times a year), 68% (About once a year)
Environmental/Animal welfare: 35% (Several times a year), 65% (About once a year)
Public/Society Benefits: 38% (Several times a year), 62% (About once a year)
Healthcare: 39% (Several times a year), 61% (About once a year)
Medical Research: 32% (Several times a year), 68% (About once a year)
Education: 30% (Several times a year), 70% (About once a year)
Arts/Culture: 19% (Several times a year), 81% (About once a year)
## Characteristics of a Frequent Donor

<table>
<thead>
<tr>
<th></th>
<th>Frequent Donors</th>
<th>Infrequent Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Male</strong></td>
<td>47%</td>
<td>49%*</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td>53%*</td>
<td>51%</td>
</tr>
<tr>
<td><strong>Average age</strong></td>
<td>45 yrs. old*</td>
<td>42 yrs. old</td>
</tr>
<tr>
<td><strong>Child in HH</strong></td>
<td>47%*</td>
<td>39%</td>
</tr>
<tr>
<td><strong>Median income</strong></td>
<td>$86K</td>
<td>$53.2K</td>
</tr>
<tr>
<td><strong>Median net worth</strong></td>
<td>$443K</td>
<td>$262K</td>
</tr>
<tr>
<td><strong>College+</strong></td>
<td>40%*</td>
<td>31%</td>
</tr>
<tr>
<td><strong>White</strong></td>
<td>77%</td>
<td>75%</td>
</tr>
<tr>
<td><strong>Black/AA</strong></td>
<td>12%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Hispanic</strong></td>
<td>15%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Asian</strong></td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Would describe yourself as “extremely/very social”</strong></td>
<td>38%*</td>
<td>27%</td>
</tr>
</tbody>
</table>

* Denotes significantly higher than corresponding group
Frequent Donors Place Higher Value on Volunteering

% Strongly agree with statement “Volunteer work is an important part of my life.”

- Frequent Donators: 48.1%
- Infrequent Donators: 27.9%

Millennials are statistically significantly higher than all other groups.
Dear James,

I want to begin by offering you a heartfelt thank you. Your financial support of the Larson County Animal Rescue Group allows us to give a second chance to our community’s most vulnerable animals.

Without friends like you who provide financial support, our lifesaving work would not be possible.

We recently achieved a major milestone at Larson County ARG. For 10 consecutive years, we have saved the lives of 100 percent of the healthy animals that have entered our doors. This milestone brings us great pride, but we know that we have much more to do.

While we save thousands of homeless pets each year, whether healthy or in need of medical or behavioral care, there are still thousands more in Larson County in need of our help. We will not rest until we have saved every animal in this community that can be saved.

Sincerely,

Bill Smith
Planned Giving Director
800.331.6881
bill.s@lcarg.org

P.S. You play a key role in strengthening our ability to give so many animals a second chance. Learn about the other ways to make a gift to the Larson County ARG by completing the enclosed survey today!

---

Dear Tina,

I want to begin by offering you a heartfelt thank you. Your volunteer support of the Larson County Animal Rescue Group allows us to give a second chance to our community’s most vulnerable animals.

Without friends like you who make a gift of time, our lifesaving work would not be possible.

We recently achieved a major milestone at Larson County ARG. For 10 consecutive years, we have saved the lives of 100 percent of the healthy animals that have entered our doors. This milestone brings us great pride, but we know that we have much more to do.

While we save thousands of homeless pets each year, whether healthy or in need of medical or behavioral care, there are still thousands more in Larson County in need of our help. We will not rest until we have saved every animal in this community that can be saved.

Sincerely,

Bill Smith
Planned Giving Director
800.331.6881
bill.s@lcarg.org

P.S. You play a key role in strengthening our ability to give so many animals a second chance. Learn about the other ways to make an impact on Larson County ARG by completing the enclosed survey today!
Dear James,

I want to begin by offering you a heartfelt thank you. Your financial support of the Larson County Animal Rescue Group allows us to give a second chance to our community’s most vulnerable animals.

Without friends like you who provide financial support, our lifesaving work would not be possible.

We recently achieved a major milestone at Larson County ARG. For 10 consecutive years, we have saved the lives of 100 percent of the healthy animals that have entered our doors. This milestone brings us great pride, but we know that we have much more to do.

While we save thousands of homeless pets each year, whether healthy or in need of medical or behavioral care, there are still thousands more in Larson County in need of our help. We will not rest until we have saved every animal in this community that can be saved.

Sincerely,

Bill Smith
Planned Giving Director
800.331.6881
bill.s@lcarg.org

P.S. You play a key role in strengthening our ability to give so many animals a second chance. Learn about the other ways to make a gift to the Larson County ARG by completing the enclosed survey today!

Dear Tina,

I want to begin by offering you a heartfelt thank you. Your volunteer support of the Larson County Animal Rescue Group allows us to give a second chance to our community’s most vulnerable animals.

Without friends like you who make a gift of time, our lifesaving work would not be possible.

We recently achieved a major milestone at Larson County ARG. For 10 consecutive years, we have saved the lives of 100 percent of the healthy animals that have entered our doors. This milestone brings us great pride, but we know that we have much more to do.

While we save thousands of homeless pets each year, whether healthy or in need of medical or behavioral care, there are still thousands more in Larson County in need of our help. We will not rest until we have saved every animal in this community that can be saved.

Sincerely,

Bill Smith
Planned Giving Director
800.331.6881
bill.s@lcarg.org

P.S. You play a key role in strengthening our ability to give so many animals a second chance. Learn about the other ways to make an impact on Larson County ARG by completing the enclosed survey today!
Frequent Donors are Significantly More Likely Than Infrequent Donors to Own One or More Dogs

47.2% vs. 42.6%
HELPING ANIMALS PAYS IN SO MANY WAYS
HELPING ANIMALS PAYS IN SO MANY WAYS

6 Smart Strategies for Year-End Giving
HELPING ANIMALS PAYS IN SO MANY WAYS

A Better Tomorrow Starts With You
Discover simple ways to take your charitable legacy to the next level without putting your daily budget at risk. With your support, you can make a big impact on Saint Mary's College of California.
Learn more
HELPING ANIMALS PAYS IN SO MANY WAYS

Linda’s After-Tax Spendable Dollars

■ Taxable income portion of payment ................... $132
■ Less 28% marginal income tax rate ..................... − $37
■ After-tax income from taxable portion ................. $95
■ Plus income tax-free portion ............................... + $448
■ After-tax dollars annually, to spend or invest for 12 years ...... $543

Once Linda has passed her life expectancy, 12 years, the full $580 of Linda’s payment will be taxed as ordinary income. Later, after Linda’s lifetime, the remaining amount of her gift is available to support our mission.

For More Information

As with most contract agreements, it is best to consult your professional legal or tax advisors before establishing a charitable gift annuity. We are happy to help answer any questions and provide you with your exact payment rates and projected benefits. Please contact us, in confidence and with no obligation.

INB3-P

A Case Study of the Benefits

Linda, 75, plans to donate a maturing $10,000 CD. Because she needs continuing income, she decides to use the cash to fund a charitable gift annuity—with herself as the annuitant—that we will issue at the suggested rate of 5.8 percent, or $580 per year.

Linda’s Benefits

■ Fixed lifetime payments ................................ $580
■ Federal income tax charitable deduction (Linda itemizes her deductions) ................... $4,626*
■ Tax savings (in 28% income tax bracket) .................. $1,295
■ Net cost of gift ............................................ $8,705

Linda’s Gift Annuity Payments

For the next 12 years, Linda’s estimated life expectancy, her $580 payment will be taxed as follows:

■ Income tax-free ............................................. $448
■ Taxed as ordinary income ............................. $132
■ Total annual payment ................................... $580

* Based on annual payments and a 2.4 percent charitable midterm federal rate. Deductions vary based on income earned.

The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results.
Questions?

Cheryl Sturm  
Director of Marketing  
cheryl.sturm@stelter.com

Zach Christensen  
Creative Director  
zach.christensen@stelter.com
From Data to Design

In a few days you will receive an email giving you instructions on how to access:

• The recording
• The presentation slides
• www.stelter.com/webinars