

How to Market Qualified Charitable Distributions (QCDs)

Here's What You Need to Know

November 14, 2019



You keep hearing about QCDs...

- QCDs are a hot topic and buzzword at the conferences you attend...
- You see blog articles about the importance of QCDs...
- You know you have an aging donorbase...

BUT, DOES ANYONE ACTUALLY KNOW HOW TO MARKET QCDs?!?!?

(Hint: Putting a widget on your website is not enough)

We're going to talk about it.



Tracy Malloy Curtis

Legacy Giving Director, Mal Warwick Donordigital

MWD is a full-service, integrated fundraising and advocacy agency serving leading charitable organizations from offices in Washington, DC and the San Francisco Bay Area. We focus on organizations that foster social and economic justice. Tracy has 20+ years of experience in fundraising for advocacy and social justice organizations, including the ACLU, International Planned Parenthood Federation, and International Rescue Committee, with a primary focus on planned giving and major gifts.



Jeff Giannotto

Senior Solutions Advisor, MarketSmart

MarketSmart is a software and marketing services firm based in Maryland, with a focus on planned, mid-level, and major giving. Over the past 6 years, in my role as a Senior Solutions Advisor at MarketSmart, I have had the chance to work with and advise nonprofits of all sizes on *Engagement Fundraising*.

What we'll cover:

- 1) A high-level overview of key information to understand regarding QCDs;
- 2) Challenges faced by the charity and the donor;
- 3) Real world examples of how to market QCDs;
- 4) Easy ideas you can employ right now to market QCDs.

Why it is critical to market QCDs now

- QCDs have already been a popular way to give, but the 2018 tax law changes have made it significantly more attractive.
- **The Joint Committee on Taxation estimates that the number of filers who itemize will fall from 46.5M in 2017 to 17.9M in 2019.** Many of these people will be over age 70 and have significant retirement assets.
- More and more of the Baby Boomer generation is reaching age 70 and above, and that means you have more and more opportunity at your charity.
- A donor may **transfer up to \$100,000 a year** even if their RMD is less than this amount. The amount in excess of the RMD is not treated any differently, for tax purposes (it does not count as income and you do not take an itemized deduction for the amounts).

Why it is critical to market QCDs now

- A donor who gives a \$100 gift can often give a significantly larger gift from their IRA – we see many of these \$100 donors giving between \$1,000 and \$10,000 through their IRA.
- Who benefits most from a QCD?
 1. Retired
 2. Fixed income
 3. Unable to itemize AND/OR would like to lower their adjusted gross income

*** Your donors should consult their financial/tax advisors because there maybe additional considerations.

Example profile of a QCD prospect/Annual Donor

- 1) Jean, age 71, retired teacher
- 2) Home in California has dramatically appreciated in value since she bought it in the 70s, and will be the primary asset she leaves her children
- 3) Volunteers regularly with organization
- 4) Has supported org with annual donations of \$500/year for many years
- 5) Wants to increase her support but isn't eligible to itemize deductions

Quote: "I got to the age where I needed to take my required minimum distribution from my IRA. I found out that I could donate my distribution directly to my favorite charity and they would receive the entire amount because I wouldn't pay taxes on it. My gifts support the program for which I volunteer regularly, which is so near and dear to my heart!"

Example profile of a QCD prospect/Major Donor

- 1) Mark and Sue, both age 80.
- 2) Have been giving \$25,000 a year to your organization.
- 3) They have \$3,000,000 in their IRAs and they have sufficient non-IRA resources (investments, real estate, etc.) to maintain their income with no concern about outliving assets. Their RMD of \$167,000 this year will dramatically increase their tax burden.
- 4) They want to participate in your capital campaign.
- 5) They decide to pledge \$1M to the campaign, payable in installments of \$200,000/year for five years, through QCDs. They also name your organization the beneficiary of funds remaining after their lifetimes.
- 6) They don't pay income tax on these gifts and end up in a lower tax bracket.

Challenges for the donor

- Many donors don't even know it's an option and nonprofits aren't making it easy for the donor to find information either online or if they call you.
- When they make a QCD, it's often not acknowledged properly.
- Custodians don't necessarily make it easy to find proper filling forms.
- Oddly written law (who knows their half birthday?).
- There are certain things QCDs can't be used for:
 - Gifts to private foundation, DAF, or to fund life income gifts.
 - Event/gala tickets (cannot direct your gift for a purpose from which you receive a personal benefit, goods, or services in return, such as a gala ticket, to purchase items at a silent auction, etc.)

Challenges for the nonprofit

- This type of giving often requires Planned Giving to work effectively with Annual Fund and Major Gifts.
- QCD gifts don't fall neatly into the Planned Giving category. Who is responsible for marketing these gifts, answering donor inquiries, etc? At the same time, donors who make QCD gifts are great prospects for legacy gifts through beneficiary designation
- Major gifts officers don't regularly ask if donors will make their gift via QCD (or stock, or through a donor advised fund).
- Most nonprofits, caging companies and CRM's have not adapted to track these gifts appropriately, and/or to differentiate from DAF gifts.

Market early to give donors enough time!

There are two ways for the donor to send in their QCD gift, and one is problematic right at year end:

1) IRA CHECK ISSUED BY THE CUSTODIAN – This is the most common. The IRA custodian either sends a check directly from the client's IRA to the charity or gives the client checks (from the IRA) to the charities the client has named. The check must be made out to the charity, not the client, to qualify as a direct transfer.

In this case, **the minute the custodian issues the check from the client's IRA, it's a distribution, regardless of when the charity cashes the check.** It is debited immediately and the 1099-R is issued as a current-year distribution. So, if the check is issued 12/31/19, but doesn't arrive until January, it will still count as a 2019 distribution.

Market early to give donors enough time!

2) IRA CHECKBOOK CHECK –

Here, the IRA custodian provides the client with an IRA checkbook where the client can write the checks to the chosen charities.

This is very different than the first option, because the IRA custodian has no control or knowledge of any IRA checks written until they are cashed. The “mailbox” rule doesn’t apply here!

CAUTION - If an IRA checkbook check is given to a charity this year, but the charity does not cash this check until next year, then the distribution and 1099-R will be reported next year by the IRA custodian. This could lead to a significantly negative impact on the donor!

Building a marketing plan

- It's not an 'if you build it they will come' situation.
- You cannot simply put a widget or brochure on your website and expect that you will have a measurable increase in the amount of QCDs you're receiving as a result (and many nonprofits are not even mentioning these gifts on their websites!)
- You need to develop a true marketing plan for QCDs that incorporates lead generation, cultivation and stewardship to build awareness and generate inquiries and hands raised.
- You need to relevantly engage supporters at all levels of consideration for making a QCD (i.e. from "What's a QCD?" to "How do I take action?")

Example of marketing QCDs (online)

BENEDICTINE COLLEGE
ATCHISON, KANSAS

(913) 360-7363 | Email us

DON'T NEED YOUR IRA RETIREMENT SAVINGS AS MUCH AS YOU ONCE THOUGHT?
Learn more about how a Qualified Charitable Distribution (QCD) can benefit you.

[TAKE YOUR NEXT STEPS](#) [EXPLORE THE BENEFITS](#)

If you are 70½ or older and have an IRA, you are already qualified!

[COMPLETE YOUR DISTRIBUTION FORM](#)

How a Qualified Charitable Distribution (QCD) Works

- You are at least 70½ years old with IRA funds you no longer need
- Calculate your Required Minimum Distribution (RMD)
- Make a qualified charitable distribution (QCD) from your IRA
- Your QCD goes directly to charity, supporting a cause you care about

- Landing page with information relevant to supporters at all levels of consideration for making a QCD
- 4 eblasts per year (Before tax time, Summer, Oct, Nov)
- RMD calculator
- IRA custodian distribution form
- Promote on social media
- Track responses & behavioral analytics

Example of marketing QCDs (Checklist & Custodian letter)

Follow this checklist of steps to make your Qualified Charitable Distribution.

☐ **Request a Qualified Charitable Distribution Form**

Get started by requesting a distribution form from your IRA custodian.

☐ **Complete Your Distribution Form**

Print and fill in your Distribution Form. If you would like to make a gift to Benedictine College, please use the information below to designate your gift.

Benedictine College
ATTN: James Kew
Office of Advancement
1020 North Second Street
Atchison, KS 66002-1499

- o Please note your information will NOT be shared with Benedictine College unless you ask your custodian to notify us of your gift (see attached letter).

☐ **Sign Your Distribution Form**

Sign and date the attached letter of instructions to ensure you receive acknowledgement of your gift for your tax records. Find a local Medallion signature location (most banks, credit unions, and other financial institutions), and sign and date the form in the presence of a Medallion guarantor.

☐ **Mail to Your Custodian**

Send your distribution form and the attached letter of instructions to your custodian.

Fax: 866-699-0563

Ally Investment Services
P.O. Box 30248

- o It usually takes 5-10 business days from the day your form is received by your IRA custodian to the day the charity receives the check. The end-of-year period is especially busy for IRA custodians and charities. If you are trying to complete your QCD for the current tax year, it is best to send these out prior to December 1.

☐ **Let Us Know**

Most fund holders will not identify the donor the IRA Rollover gift comes from, meaning that we won't know who made the gift or if there is a special intent for that gift. If you let us know about it ahead of time, we can ensure your gift is used in the way you intend.

Disclaimer: This information is not intended as legal, accounting or other professional advice. For assistance in legacy planning, consult an attorney for legal advice or the services of a qualified professional.

IRA Custodian Notification Letter:

Dear Sir or Madam:

I have attached the required form to request to a Qualified Charitable Distribution from my Individual Retirement Account. In your transmittal to this charity, please state my name and address as the donor of record in connection with this transfer.

My intention is to have this transfer qualify during the 2019 tax year. Therefore, please make certain that this distribution is postmarked no later than December 31, 2019.

If you have any questions or concerns regarding this request, I can be reached at lizzieweiland@gmail.com and lizzieweiland@gmail.com.

Thank you for your assistance.

Best,

Elizabeth Weiland

Account Number

Disclaimer: This information is not intended as legal, accounting or other professional advice. For assistance in legacy planning, consult an attorney for legal advice or the services of a qualified professional.

Example of marketing QCDs (Sample IRA distribution request)

IRA DISTRIBUTION REQUEST

ally.

Account Type

☐ SEP
 ☐ Traditional
 ☐ SIMPLE

I. Account Holder's Information (Complete all sections)

NAME

ACCOUNT NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

Elizabeth Weiland

II. Beneficiary's (or Former Spouse's) Information (Complete all sections)

NAME

ACCOUNT NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

RELATIONSHIP

NOTE: This section should be completed by a beneficiary taking a Death Distribution or a former spouse taking a distribution as a result of a property settlement. DO NOT use this section to name or change your beneficiary (ies).

III. Type of Distribution (Select one)

☐ Normal (Age 59 1/2 and older)
 ☐ Same Year Re-characterization (Re-characterizations that occur in the same year for which the contribution(s) being re-characterized were made)
 ☐ Prior Year Re-characterization (Re-characterizations that occur after the year for which the contribution(s) being re-characterized were made)
 ☐ Death
 ☐ Disability
 ☐ Early Simple IRA Distribution (taken within first two years)
 ☐ Revocation (taken within 7 calendar days from the date account was opened)
 ☐ Prohibited Transaction (A prohibited transaction is a transaction between a plan and a disqualified person that is prohibited by law)

☐ Premature (Under age 59 1/2)
 ☐ Transfer to Identical IRA
 ☐ Direct Rollover to Employer Plan (Provide the plan name in the space below)
 ☐ Excess Contribution Removal

QUALIFIED PLAN TYPE

ADDRESS

CITY

DATE ON WHICH EXCESS CONTRIBUTION WAS MADE

TAX YEAR FOR WHICH THE EXCESS CONTRIBUTION WAS MADE

☐ Before deadline for removal of excess contribution
 ☐ After deadline for removal of excess contribution

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Securities offered through Ally Invest Securities LLC, member FINRA and SIPC

UPDATED 7/2018

IRA DISTRIBUTION REQUEST

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IV. Distribution Method (Select one)

☐ One-Time Distribution
 ☐ Scheduled Distribution

1. Payment in the amount of \$

2. Distribution of securities (Indicate symbol/CUSIP and quantity):

SYMBOL/CUSIP

QUANTITY

1. Select one:

2. Frequency (Select one):

3. Amount:

☐ New Request
 ☐ Change of Instruction

☐ Monthly
 ☐ Quarterly
 ☐ Annually
 ☐ Weekly
 ☐ Bi-Weekly

START DATE

\$

-OR-

Dividends and interest

V. Tax Withholding Election

Federal Income Tax Withholding (Select one):

State Income Tax Withholding (Select one):

☐ Do NOT withhold Federal Income tax (By selecting this, the account holder understands that they are still liable for the payment of Federal income tax on the amount of any distributions received. The account holder also understands that they may be subject to Federal income tax penalties under the estimated tax payment rules if their payments of the estimated tax and withholding are insufficient.)
 ☐ Withhold % from the amount of the gross distribution (must be at least 10%)
 ☐ Withhold \$ of federal income tax from the gross distribution amount

☐ Do NOT withhold State Income tax (Not applicable to all states)
 ☐ Withhold % from the amount of the gross distribution
 ☐ Withhold \$ of state income tax from the gross distribution amount


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UPDATED 7/2018

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mwd + 

Example of marketing QCDs (email blast)



Don't wait until it's too late!

Dear Friend,

If you have an individual retirement account, you probably know that you must take your required minimum distribution (RMD) before the year ends.

But did you know that **you can avoid paying taxes and decrease your taxable income by making a Qualified Charitable Distribution** to benefit students at Benedictine instead? (If you've already done this, thank you!)

[LEARN MORE](#)

By transferring a portion of your IRA funds directly to Benedictine College, you save money on taxes *and* support deserving students.

Make sure to request the transfer before December 1st to give your IRA custodian enough time to complete your distribution before the year ends.

If you have any questions or need assistance, please contact me directly.



Special Olympics



Looking for a Tax-Wise Giving Strategy in 2019?



Dear Friend,

You can get a 2019 tax break while supporting our athletes with an IRA Rollover gift to Special Olympics.

Your benefits include:


- Use your Required Minimum Distribution to make a gift and avoid paying income taxes on your donation.
- The amount you transfer does not count as income for the year, helping to keep you in a lower tax bracket for 2019.


To qualify:

- You must be at least 70 ½ years old when you make the transfer to Special Olympics.
- The transfer must be directly from your IRA to Special Olympics.
- You may donate up to \$100,000 (individual) or \$200,000 (couple).

[Learn more and download sample forms here.](#)

Sincerely,




AN AFFILIATE OF  CITY OF PHOENIX


NONPROFIT ORG.
EX POSTOFFICE
PAID
TGEN


TGen is affiliated with City of Phoenix, a world-renowned independent research and cancer and diabetes treatment center.
445 N. 5TH ST | PHOENIX, AZ 85004-9820



<Donor Name>
<Address Line 1>
<Address Line 2>
<City>, <State> <Zip>

LOOKING FOR A TAX-WISE GIVING STRATEGY THIS YEAR?




AN AFFILIATE OF  CITY OF PHOENIX



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES




BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 6 PHOENIX AZ

POSTAGE WILL BE PAID BY ADDRESSEE

TGEN
445 N 5TH ST
PHOENIX AZ 85004-9820



☐ **Yes, please send me instructions and sample forms.**

Many people like to make an IRA rollover gift to support causes that have been important in their lives. Have you made or would you consider making a rollover gift to TGen?

☐ I have made an IRA rollover gift to TGen.

☐ I intend to make an IRA rollover gift to TGen.

☐ I am considering making an IRA rollover gift to TGen.

☐ I do not think I will make an IRA rollover gift to TGen.

About my relationship with TGen:

☐ I have benefited from TGen research.

☐ I am a relative or friend of someone who has benefited from TGen research.

☐ I have friends/family who have been touched by serious illness.

Name _____

Address _____

City/State/Zip _____

Email _____

Phone _____

How to Make an IRA Rollover Gift
(Instructions for Donors Only)

1. Determine if you are eligible to make an IRA rollover gift.
2. Choose the IRA account(s) to roll over funds from.
3. Complete Form IR-ROG (Rollover Gift) and attach it to your rollover request form.
4. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
5. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
6. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
7. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
8. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
9. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.
10. Complete Form IR-ROR (Rollover Request) and attach it to your rollover request form.

Additional Information: Please contact TGen at 813.916.1234 for more information.



AN AFFILIATE OF City of Hope.

- Make a gift to TGen using your Required Minimum Distribution and avoid paying income taxes on the withdrawal you donate to TGen.
- Advance lifesaving research and patient care at the same time.

To qualify:

- You must be at least 70 ½ years old when you make the transfer to TGen.
- Complete your transfer before December 31. Gifts made by IRA checkbook and received by TGen after December 15 may not arrive in time for the IRA custodian to count the gift as a distribution for the current year.

A gift made from your IRA will never count as income but always makes a difference! To request instructions and sample forms, please contact us at 866-370-8436 or plannedgiving@tgen.org or by using the enclosed reply form.



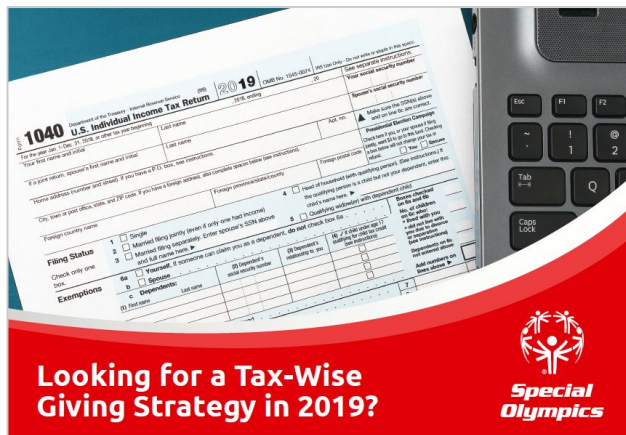
"After living with type 1 diabetes for a long time, it is very important for me to help eliminate diabetic complications for patients and to ultimately have a cure. Even though I am a scientist and I know it may take a long time, I am dreaming for a day when I can have a cure and lead a diabetes-free life."

Sampathkumar Rangasamy, Ph.D.,
Research Assistant Professor,
Neurogenomics, TGen

TGen has embarked upon a groundbreaking effort to discover new treatments for diabetic retinopathy, one of the leading causes of blindness in America. Sampathkumar Rangasamy, Ph.D., is the study's principal investigator at TGen. He believes that his work will contribute to diabetes research at City of Hope, TGen's parent organization. City of Hope introduced its groundbreaking Waneke Family Project for Type 1 Diabetes in 2017. To learn more, visit CityOfHope.org/wanekeproject.

Your IRA rollover gift will support TGen's transformative research efforts to help change lives.

Example of marketing QCDs (postcard)



Looking for a Tax-Wise
Giving Strategy in 2019?



Make a tax-wise IRA Rollover gift to Special Olympics athletes.

YOUR BENEFITS:

- Make a gift using your Required Minimum Distribution and avoid paying income taxes on your donation.
- The amount you transfer does not count as income for the year, helping to keep you in a lower tax bracket for 2019.

TO QUALIFY:

- You must be at least 70 ½ years old when you make the transfer to Special Olympics.
- The transfer must be directly from your IRA to Special Olympics.
- You may donate up to \$100,000 (individual) or \$200,000 (couple).

Gifts made by IRA checkbook and received by Special Olympics after December 15 may not arrive in time to count the gift as a distribution for the current year.

Visit solegacygiving.org/ira-rollover-gift to download sample forms or contact Connie Grandmason at 866-690-3951 or plannedgiving@specialolympics.org.



1133 19th Street, N.W.
Washington, D.C. 20036-3645

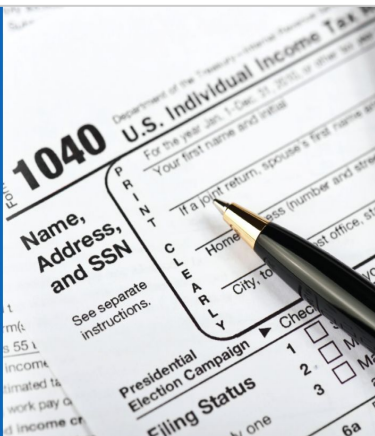
Non-Profit Org.
U.S. Postage
PAID
Special Olympics
International

((Mrs. Jane D. Sample
123 Main Street
AddressLine3XXXXXX
AddressLine4XXXXXX
Washington, D.C. 12345-6789))

Example of marketing QCDs (postcard)

Looking
for a
Tax-wise
Giving
Strategy
in 2019?

 City of Hope.



**Make a tax-wise IRA Rollover gift to City of Hope.
Act now to get a 2019 tax break — while supporting
breakthrough treatments and research.**

- Make a gift to City of Hope using your Required Minimum Distribution and avoid paying income taxes on your donation.
- Advance lifesaving research and patient care at the same time.

To qualify:

- You must be at least 70½ years old when you make the transfer to City of Hope.
- The transfer must be directly from your IRA to City of Hope and completed by December 31, 2019.

"I wanted to do something for City of Hope and because I saved on taxes, my IRA rollover donation enabled me to make a larger gift than I would otherwise have been able to make."



Leslie Bernstein, Ph.D., Professor, Division of Biomarkers of Early Detection and Prevention, Department of Population Sciences, City of Hope

Learn more and download sample forms at myplanwithcoh.org/ira-rollover-gift or contact us at **800-232-3314** or plannedgiving@coh.org.

 City of Hope.

Planned Giving
1500 East Duarte Road
Duarte, CA 91010

NONPROFIT ORG.
US POSTAGE
PAID
CITY OF HOPE

<Donor Name>
<Address Line 1>
<Address Line 2>
<City>, <State> <Zip>

Example of marketing QCDs (buckslip)

Tax-wise Giving in 2019 — Smart Choices, Big Impact

The Tax Cuts and Jobs Act made significant changes to federal tax law that may affect you. Learn how smart planning can help you maximize your charitable giving. Every gift helps ensure that City of Hope's innovative research and compassionate patient care will be available until the day cures for cancer, diabetes and other diseases are discovered.

Our experienced planned giving team is available to answer your questions and discuss personalized giving strategies that can help you meet your current and long-term planning and financial goals.

SMART GIVING OPPORTUNITIES

GIFTS OF APPRECIATED ASSETS

A gift of appreciated stock or other assets can benefit you and City of Hope. Compared with donating cash, you may be able to increase your tax deduction and your gift.

You may also be able to use your appreciated assets to fund a gift that provides guaranteed lifetime payments and tax benefits. With no change to the capital gains tax rates, a gift of appreciated stock is more beneficial than ever.

IRA CHARITABLE ROLLOVER

If you are 70½ or older, a rollover gift from your IRA can satisfy the required minimum distribution from your IRA while reducing your taxable income, even if you don't itemize.

FOR MORE INFORMATION

Visit myplanwithcoh.org/taxwise



800-232-3314 | plannedgiving@coh.org | CityofHope.org

For more information, visit myplanwithcoh.org/taxwise

Sample language for gift acknowledgement letters

“We have received your gift postmarked _____, 20__ directly from your plan trustee/administrator/custodian. Therefore, all or a portion of your gift may qualify as a 20__ qualified charitable distribution from your IRA under section 408(d)(8) of the Internal Revenue Code, as amended, and the Protecting Americans from Tax Hikes Act of 2015. No goods or services were provided in exchange for your gift; (CHARITY) is a qualified public charity, not a donor advised fund or a supporting organization.”

Documenting ROI

- Accurately tracking QCD gifts is something most shops are not set up to do.
- Get your team started on tracking QCDs now and determine how you will attribute these gifts.
- Marketing takes time. Most constituents won't make a QCD gift because we send out one email or postcard. We have consistently seen that the organizations that are getting the most QCDs now are the ones that have marketed this gift regularly over the years.

Documenting ROI

- Analyze the impact of your marketing on QCD gift size.
- One organization received \$1.2M in QCD income in 2019, with an average gift of about \$4,900. Half of the income derived from donors who received IRA marketing efforts; however, QCD messages were “seeded” throughout various other donor communications (buckslips, ads, articles in newsletters).
- **Donors who did not receive marketing had an average gift of \$4,100.**
- **Donors who received marketing had an average gift of \$6,500.**

Easy ideas to implement now

- As a baseline, make sure you have the following in place:
 - Designate a specific person on your team and phone number for donors to call if they have questions about QCDs (and make sure that person is knowledgeable about QCDs!);
 - Create/find a 1-page fact sheet or checklist on QCDs to supply interested donors;
 - Create/find a generic IRA transfer letter to supply interested donors to send to their custodian.
- Train gift officers to ask 70+ donors about using QCD to make gift (true of other asset based gifts as well).
- Send emails and/or postcards 2-4 times per year to promote QCDs and remind donors.
- Ads about taxwise giving in magazine or newsletter.
- Make sure QCD option is clearly highlighted on ways to give page online (on main website).
- Add stories about QCD givers in both planned giving and non-planned giving donor communications and newsletters. Add QCD question to newsletter, survey, reply devices, conversations.
- Engage your direct marketing/annual giving colleagues to integrate QCD solicitations in their annual plans, rather than hidden away in planned giving marketing.



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Jeff Giannotto

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jgiannotto@imarketsmart.com

market  smart

