



YOUR
PARTNER
IN PLANNED
GIVING
SUCCESS



PG Calc

*A Recognized Leader
in Planned Giving*

Consulting Services for Gift Annuities

Services for successfully operating your gift annuity program.

Consulting Services for Gift Annuities

Streamline the filing process and spend more time with donors.

How we can help you:

- Get organized
- Stay compliant
- Meet deadlines
- Avoid costly fees
- Save time

Gift annuities are a simple way for donors to support your organization, but can be complex for the charity issuing them. We have answers for all of your questions.

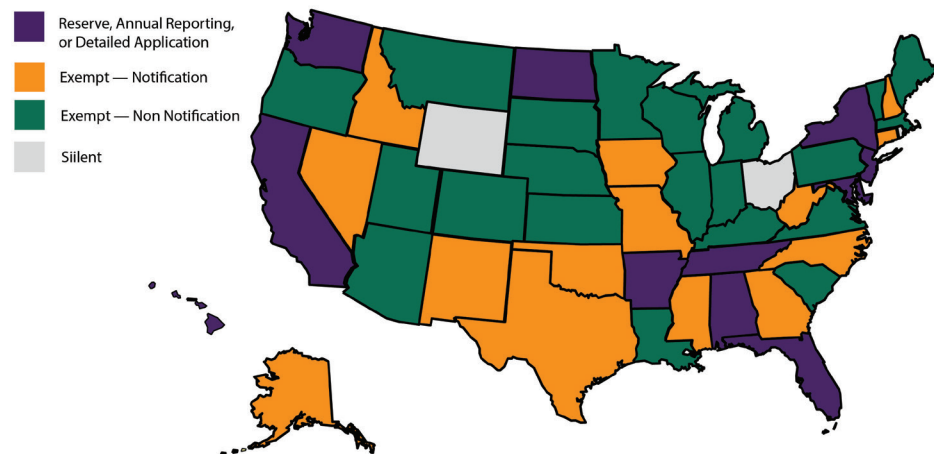
Initial State Registration for Gift Annuities

The landscape of gift annuity state registration is tricky and laborious to navigate. We can ensure compliance with state regulations that apply to your organization by:

- Reviewing the regulations in each state with you.
- Determining an appropriate framework for completing the registrations.
- Creating application and notification letters.
- Preparing state forms and prototype gift annuity agreements.
- Submitting applications to the states or delivering detailed final instructions to you.
- Assisting with inquiries and requests from state officials.

Discover what you don't know. The first step in state registration isn't filling out a form—it's talking to an expert about the benefits and costs associated with gift annuity state registration. Working with us ensures you are in compliance with state regulations and will avoid unnecessary work and costly fees.

Our state registration consultants, led by nationally recognized expert Edie Matulka, have a unique wisdom about the nature of the regulatory process.



Consulting Services for Gift Annuities

Minimize your organization's risk and assure your CGA program's profitability.

Annual State Filing for Gift Annuities

Annual filings vary significantly state to state, and due dates range throughout the year. We help streamline the filing process to eliminate the worry of lapsed compliance or state fines and save you time so you can focus on fundraising.

We provide oversight and management of the process, including keeping you up to date on what's coming, completing the forms required by certain states, preparing renewal and transmittal letters or emails as applicable, and submitting the filings or delivering detailed final instructions for your submission. You'll need to provide certain information we request, and obtain signatures on forms and letters as needed, but we'll handle all the rest.

We ensure timely filings, so that you're not at risk for losing your exemption from (and then becoming subject to) a state's full insurance code.

Gift Annuity Risk Audits

Your gift annuity program should be helping your organization work towards its mission, so make sure your program is performing at a healthy level and is not at risk. Without proper oversight and management, serious problems can cost you money. We can help ensure everything is running well and put your leadership's, your business office's, and your mind at ease.

An assessment of your gift annuity program is the perfect way to make sure your program isn't at risk. If not prudently investing reserves and not following sound policies, a charity might realize minimal benefit from an annuity, or even lose money. When your program is as healthy as possible, it will be a profitable and important part of your organization's success.

A gift annuity risk audit includes:

- Implementing risk management.
- Projecting annuity profitability.
- Analyzing out-of-pocket liabilities.
- Projecting cash flows.
- Checking regulatory compliance.
- Assessing adequacy of reserves.
- Comparing impact of different investment returns.

Praise for PG Calc's *Consulting Services*

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“I don't know what I would have done without Julie Goldenberg Hay, PG Calc's State Registration Consultant, to guide me through the very cumbersome state registration process. Julie is always there to answer my questions and give me detailed information on next steps. I couldn't have gotten this far without her.”

— Dawn Smith

Planned Giving Administrator, Davidson College

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Our organization worked with Edie at PG Calc in the last few years to prepare our annual CGA filing reports and to advise us on compliance issues and the requirements from the different states where we offer CGAs. The PG Calc team has been invaluable in not only assisting us to file our returns in a timely manner but have identified and supported us in remedying inadvertent mis-steps we had previously made as we attempted to manage the process in-house. The PG Calc service has saved staff time/money and provided us peace of mind that we have complete and accurate reporting.”

— Anita Fraley

VP of Philanthropy, HumanGood

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I have known Edie, Ellen, Jeff, Nancy and others... for many years and am not shy about asking PG Calc for assistance and guidance.”

— Suzanne Cross

Consultant, University of California