



Financial
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Nonprofit Partners Program™

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**Welcome to the Financial Solutions, Inc.
Nonprofit Partners Program™!**

Thank you for your interest in our services! Financial Solutions, Inc. is a financial planning and wealth management firm that specializes in the field of charitable giving. We've designed our unique Nonprofit Partners Program™ to assist your staff and organization in identifying, approaching and creating relationships with potential planned giving donors. The ultimate goal is to increase the amount of contributions to your organization through such planned giving vehicles as Charitable Remainder Trusts, Charitable Lead Trusts, Donor Advised Funds, Pooled Income Funds, Life Estate Agreements, Life Insurance and others.

While reviewing the material and description of services, please call anytime with questions or to discuss particular concerns within your company. We are happy to tailor our services to fit the specific needs of your organization.

Another exciting advantage of working with us is our 50% donation policy. Our goal is to be a source of revenue for the nonprofit and part of fulfilling that goal includes making contributions to our charitable partners. You will learn more about our philosophy later in this material.

Thank you again for your interest. We look forward to working with you, your staff and your donors!

Cordially,

Joe O. Luby III
President

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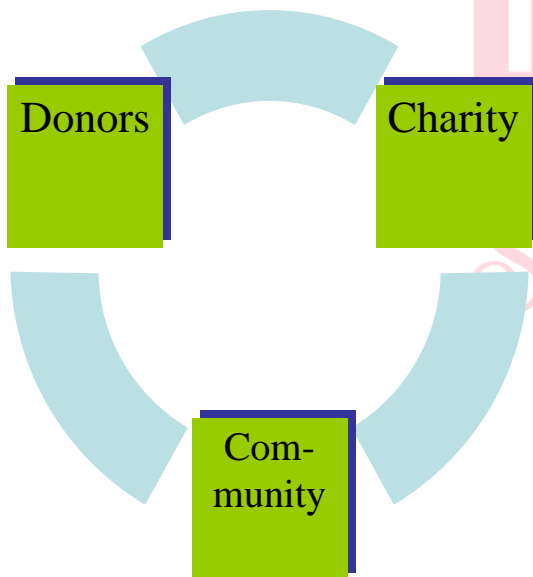
Introduction to Nonprofit Partners Program™

Charitable gift planning is a field that all nonprofits need to understand and utilize to their advantage in order to garner significant gifts and donations. We've learned over time that there is wide disparity in the level of knowledge and focus on planned giving among nonprofits. Some organizations have development offices, some have specific planned giving officers, but many have neither. In almost every case, there is a *lack of significant effort* being put toward developing planned gifts with existing and new donors. Considering that planned gifts tend to be some of the most significant charitable donations ever made, why the lack of focus in this area?

Our informal research through talking with nonprofits and

interviewing development directors suggests two primary reasons. One is lack of knowledge and understanding of the various planned giving options available. Simply put, many nonprofit staff members have not been trained in the multitude of specialized vehicles available and are therefore uncomfortable approaching donors about these gifts. They may suggest off the cuff that the donor "keep us in mind" when doing estate planning, or perhaps mention adding

the charity as a beneficiary of a life insurance policy or will. Rarely does the conversation go much further. The second reason given most often is lack of time, staff and resources. Most development officers and staff are also



responsible for the many other fundraising activities held during the year such as golf tournaments, benefit auctions, special dinners/dances, etc. These events generate large amounts of money for the charity but also require significant effort and labor. A single planned gift can generate as much and more than some of these events!

We developed the **Nonprofit Partners Program™** to address these issues and *help charities increase their knowledge and ability* to identify and approach donors with planned giving options. Our program addresses the training needs of nonprofit staff as well as providing the resources to educate individual donors and groups of donors on these techniques. The many planned giving techniques available to donors can *generate significant current and future gifts to your organization*. There is heavy competition between nonprofits for those contribution dollars. **Position your organization to be first in donor's minds by proactively introducing them to these techniques before another organization does!**



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Examples

The following are some actual examples that highlight the potential benefits to charity by promoting planned giving to donors (individual results will vary):

- Retired couple with \$300,000 in stock portfolio donated stock to charitable remainder trust naming local youth organization as beneficiary
- Successful business owner used life insurance to enhance his gifting program to local YMCA
- Senior executive for publicly traded company donated \$1,000,000 worth of stock to charitable remainder trust naming church as beneficiary
- Couple in their 40's tripled their normal \$2500 annual gift to \$7500 with the use of a charitable lead trust for a period of five years to go toward a building fund capital campaign
- Retired widower utilized a life estate agreement to donate his personal residence to church
- Couple used a charitable remainder trust to sell unused vacation home out-of-state, home valued at \$750,000, named school as charitable beneficiary

Consider the dollar amounts of these individual gifts compared to other traditional fundraising efforts conducted throughout the year. Even one planned gift can make a significant difference for your organization.

Staff Training

The foundation of the [Nonprofit Partners Program™](#) is the initial training conducted for your staff. Training consists of four sessions held at either your facility or ours as needed. You may include as many participants as you wish. The topics are as follows:

1. [Charitable Remainder Trusts](#) – CRTs are one of the most common and popular planned giving vehicles. In this session, staff will learn the ins and outs of CRTs including typical uses and real life examples. This training will prepare the participant to discuss the general concepts of CRTs with potential donors.
2. [Charitable Lead Trusts](#) – CLTs are a great way to increase current cash flow to the nonprofit. Examples in this session include how to use CLTs to fund capital campaigns and double, triple or more donations from existing, consistent annual givers.
3. [Life Insurance/Gift Annuities/Life Estate Agreements](#) – This session covers advanced uses of life insurance and life estate agreements to address planned giving needs. Gift annuities are also covered, although may not be applicable to all charities.
4. [Donor Advised Funds/Pooled Income Funds/Supporting Organizations](#) – The final session explains the “group funds” options available to donors, as well as reviewing the concept of supporting organizations. Supporting organizations are excellent alternatives for donors considering forming a private foundation.

Each of these sessions includes instruction on how to identify likely candidates for each technique both within your current list of donors and new donors your staff encounters going forward. The goal is to help your personnel understand the various options and be able to recognize signs and signals that may qualify potential donors.

Donor Education

Now that your staff has the knowledge, let's put it to work! Many donors tell us that they would be receptive to planned giving requests from their favorite charities if they knew of the various options available. The Donor Education portion of the Nonprofit Partners Program™ involves conducting education sessions directed toward both individual donors and groups of qualified donors.

Group Sessions

We assist your staff with donor identification using the criteria learned during the training sessions, sample invitation copy and ways to approach donors directly. Over a one year period, we will conduct up to eight group sessions (two each on the four training topics, or specific presentations tailored to the group). Your staff simply markets the sessions to the



appropriate donors, and we handle the education! Introducing donors to advanced planning techniques doesn't get any easier than that! These sessions are a great way for donors to "self select" for a particular technique. For example, you may find existing donors that have been interested in learning about one or more techniques but didn't know where to turn. Once they know their favorite charity is offering education, they can attend the topic(s) of most interest to them.

Individual Sessions

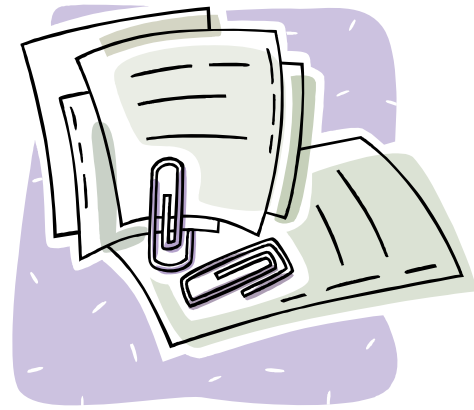
A more select or white glove technique for educating donors is to conduct personal one-on-one sessions. These “high touch” sessions can make certain donors feel special and encourage them to take advantage of planned giving opportunities. These meetings can be scheduled as formal appointments or more relaxed conversations over lunch, dinner, etc. We help you identify existing donors that may respond to this technique and again, we present the concepts and details tailoring the conversation to their individual circumstances. We offer the opportunity to call on us for an unlimited number of these individual sessions throughout the year.



Support Services

Providing support services throughout the year and between training/education sessions is an important part of the Nonprofit Partners Program™. We strive to be available to answer questions, research issues and assist with ideas as needed. The following support services are included in the Nonprofit Partners Program™:

- [Articles for Newsletter](#) – Many nonprofits publish regular newsletters or magazines for their donors and interested parties. These publications usually highlight charitable activities conducted by the organization and occasionally address donation requests. We provide articles to be used in these publications to help get the word out that your nonprofit offers these services and can accept planned gifts.
- [Sample Invitation Letters](#) – We provide sample copy and suggestions for invitations to your various education events. This includes written examples and also ideas for direct invitations to key donors for individual sessions.
- [Sample Follow-Up Letters](#) – Active follow-up after a group event is the key to getting motivated donors to take advantage of the ideas presented. We provide sample letter copy and conversation points to be used with donors after an event.
- [Information/Research Support](#) – Our staff is available to answer questions, research topics and assist with ideas for motivating donors to take action.



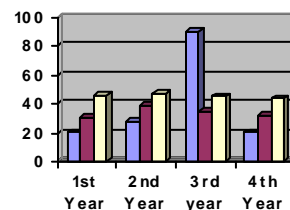
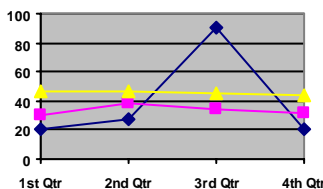
Endowment Review

Another major area of concern for nonprofits is the proper management of endowment/foundation funds. The Nonprofit Partners Program™ includes an independent review of existing funds.

Areas of review include:

- [Investment Policy Statement](#) – What is the IPS of the fund? Is it still valid? When was the last review/update? The Investment Policy Statement is the foundation of any good investment plan.
- [Asset Allocation](#) – We will review the current asset allocation of the fund to determine if it's inline with the existing parameters set by the organization and whether that allocation is still appropriate given current fund objectives.
- [Performance Review](#) – We all know that past performance is not indicative of future results. However the organization needs to know if the fund has met its stated investment objectives and why or why not as applicable.
- [Manager Selection](#) – What is the investment manager selection process? Are the current managers effective? We will review the selection process and existing managers to ensure the funds are placed appropriately based on the needs of the organization.

In each of the above categories, Financial Solutions, Inc. provides suggestion and commentary as needed based upon findings. Ongoing investment management and/or consulting services are not included in the Nonprofit Partners Program™. Those services may be negotiated under a separate contract and fee structure if the organization desires. There is no obligation to utilize those services, and the above described review is included at no extra charge in the Nonprofit Partners Program™ fee.

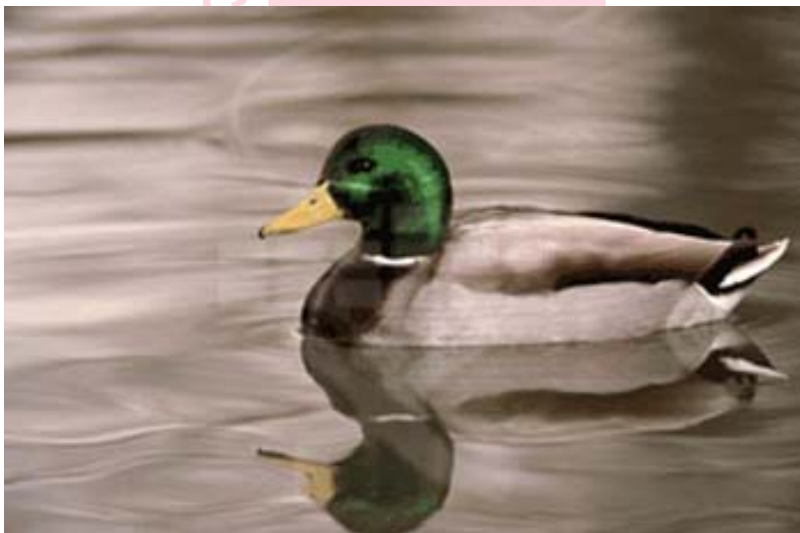


Charitable Contribution Policy

The ultimate goal of the Nonprofit Partners Program™ is to be a source of revenue (rather than expense) to the organization. We accomplish this primarily through increased awareness and utilization of planned gift techniques by your donors. However, our corporate philosophy is that we want to contribute to the improvement of our community (locally, regionally and nationally).

Financial Solutions, Inc. provides financial planning services to individual clients including the strategy, planning and design work involved in making a charitable gift (i.e. charitable gift choices, trust design, etc.). Inevitably, one or more individual donors will decide to establish a planned gift program. In some cases, they may choose to hire our firm to assist with that planning. In those cases where a donor opts to engage our firm for planning services, it is our policy to donate a portion of our planning fees back to participants in our Nonprofit Partners Program™.

This is not a referral fee or revenue sharing arrangement. We have already been retained and paid by the charity to provide education services. There is no requirement, pressure or expectation that an individual donor will utilize our firm. However, if they decide to contact us and retain our services, we view those fees as a bonus or side benefit of our Nonprofit Partners Program™, for which we have already been compensated. As such, we choose to use a portion of those funds to be a better corporate citizen and improve our communities.



Pricing

The annual retainer fee for the Nonprofit Partners Program™ is twelve thousand dollars (\$12,000.00). This is an all inclusive fee covering all the services described previously including staff training time, up to eight group donor sessions, unlimited individual donor sessions and complete endowment review. It also includes unlimited phone consultation for questions, updates, suggestions, etc. Fee is payable prior to initial training session. Grants and sponsorship funds may be available to assist with the cost of the program. Please call our office for more information.

Handouts and printed materials for staff training sessions are included. Handouts, invitations and other printed materials for use with donor sessions are the responsibility of the charity. Travel expenses beyond the Las Vegas/Henderson metropolitan area are billed separately to the charity. Any other services not described above may be provided as requested by the organization under a separate contract and fee schedule.

How to Get Started

Getting started is easy! You can call, email, fax or write to us today! We will get some preliminary information from you and schedule a meeting to review the program. As soon as you're ready, we will do the paperwork and immediately work with you to set a training schedule for your staff. Our goal is to complete the staff sessions within the first four weeks from the date you join the Nonprofit Partners Program™. Obviously, we want to prepare your personnel to identify and work with prospective donors quickly so you can start seeing the results of gift planning right away! Please contact Joe O. Luby III at Financial Solutions, Inc. today:

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