

The logo for Comerica Institutional Services. It features the word "Comerica" in a white serif font, enclosed within a blue rounded rectangular border with a white outline. Below this, the words "INSTITUTIONAL SERVICES" are written in a white, all-caps, sans-serif font.

Comerica

INSTITUTIONAL SERVICES

**“They Just Don’t  
Get It”**

*A Coherent Approach to  
Building Your Planned  
Giving Program*

**Comerica**

INSTITUTIONAL SERVICES

***Gregory A. Schupra***

***Vice President and Group  
Manager***

***Comerica Charitable Services  
Group***

***Ann Arbor \* Boca Raton \* Dallas***

***\* Los Angeles \* Palo Alto***

***877-405-1091***

***gaschupra@comerica.com***



INSTITUTIONAL SERVICES

*A Tiffany Bowl  
At Target*



INSTITUTIONAL SERVICES

*What is  
Coherence?*

Comerica

INSTITUTIONAL SERVICES

*Webster states:*

***Coherence***

*logically or aesthetically  
ordered or integrated;  
consistent; having clarity or  
intelligibility;  
understandable.*

## What is Coherence?

Coherence is the discipline of ensuring a transparent connection between customer/donor expectation [Brand] and authentic user experience.

Coherence is aligning what we deliver with what we say we deliver.

Coherence engages customers/donors in shaping a meaningful experience that meets their needs.

## Consumer Behavior is Shifting

- Rapid Growth of Consumer Empowerment
- Causes Challenges and Confusion about branding
- We need a new kind of understanding of ourselves in a consumer-driven world
- We need to connect with our donors in new and more meaningful ways

The logo for Comerica Institutional Services. It features the word "Comerica" in a white, serif font, enclosed within a blue rounded rectangular border. Below this, the words "INSTITUTIONAL SERVICES" are written in a white, sans-serif font.

Comerica

INSTITUTIONAL SERVICES

## The “B” Word

Brand: “Audiences’ commonly held perceptions about a product or service that suggest repeatable expectations”



## The Brand Gap [Marty Neumeier]

### Brand Marketing Focused on:

1900s Features ["differentiation"]

1930s Benefits ["differentiation"]

1950s Experience and Feelings ["Lifestyle"]

1960s/70s Rankings [7up-"Uncola" and Avis-"we try harder"]

1980s/90s Total Experience [Starbucks]

2000 Identification and Sense of Belonging – "User Groups"

## How has branding changed?

Before:

Controlled by companies, organizations and institutions

21<sup>st</sup> Century:

Controlled by the consumer

## Branding Creation

- You do not own your brand
- You didn't even create your brand
- People who purchase and use your product or service created your brand
- Their encounters and experiences with you proven over time build and shape opinions and perspectives that define your brand



**Brand is the set of  
expectations associated  
with an industry**

## Plumbing

### General Expectations

Fix leaks  
Move water  
Arrive late  
Dirty carpets  
Charge above estimate

### Differentiation

Fix leaks  
Move water  
Arrive on time  
Look great  
Clean up  
Lower price than estimate

## Charitable Gift Planning

### General Expectations

Help with Legacy and estate gifts  
Know how to work with advisors  
Can get answers to tax questions  
Want my money  
Too Complex  
Payment methods not charitable purposes  
“Another new face”  
Organization’s priorities, not donor’s  
No distinction between gifts from disposable income and accumulated wealth

### Differentiation



?

## Consumers Control Brands

Access to Information

Access to each other

“When consumer power escalated, consumer trust plummeted. Who would you trust? Aunt Sara and your best friend or the owners of a company?”

## Candy Bar Illustration



**Key:**

**“When both parties [donor and organization] can see clearly what the other brings to the table and what they expect to take away – when there is coherence between the 2 parties the transaction is simple”**

**Coherence demands a high level of shared  
understanding**

**You Achieve Coherence When you practice  
“Co-hearance”**

## Coherence Encompasses Branding

Previous Marketing Function:

Create awareness and favorable attitudes for a product or service

In Today's World:

Focus on customers' experiences with the brand and his/her subsequent behavior

## Lois Kelly, Partner, Beeline Labs

“Marketing’s purpose is to involve customers in helping them to understand the value of an organization or a product **to their wants and needs.**”

Like great teaching, the goal of marketing is not to assert conclusions but to engage an audience in a dialogue which leads people **to discoveries on their own.**”

## **So What does Coherence have to do with Charitable Gift Planning?**

## Charitable Gift Planning is Complex

- Many audiences
- Many organizations
- Many products [endowment opportunities]
- Many giving vehicles
- Many parts in execution

- What would your donors and their advisors say about your program and why they are interested?
- What would they expect and where do those expectations come from?
- Where do they want to go with their philanthropy with your institution?

## Some Keys to Coherence

**Respect** for a discerning consumer

**Accountability**

Frankness – Honesty -- **Integrity**



## Know Thyself

Know your:

- Taxonomy [where do you fit in?] [i.e., American Idol]
- Background [go back to the beginning]
- Mission
- Stories
- Experience
- Language
- Traditions
- Relationships

## Where are you?

- Who do you say you are? [Words/Traditional Marketing]
- Who you are? [Actions/The Reality]
- What others say you are? [Perceptions and Experiences]

## Take a Coherence Inventory

- Accuracy
- Honesty
- Overlooked opportunities
- Too modest?
- Overstating benefits?
- Hiding really interesting aspects?
- Do messages relate appropriately?
- Content matters most
- What is the emotional connection?

**What are the elements of charitable gift planning that require coherence?**

**Charitable Gift Planning is like a large jigsaw puzzle:**

**Complex set of expectations that need to cohere**

## Pieces to the Puzzle

### Internal

- \* Staff, Board, Volunteer Leadership
- \* Menu of endowment opportunities
- \* Define the role the funds will play in financing the institution  
[Role of funds needs to match donors' visions and expectations]

## Pieces to the Puzzle (continued)

- Giving Vehicles
- Policies and Procedures
  - Investment Policy Statement
  - Spending Policy
  - Gift Acceptance Policies [outright and deferred]
  - Endowment Fund Policies
- Staff responsibilities
- Board oversight [finance and investment]
- Endowment Management [division, trust, foundation]

## Pieces to the Puzzle (continued)

### External Audiences

Donors

Attorneys

Financial Advisors/Investment Managers

### Marketing Planned Gifts

Messages

Materials

Follow up information



## Pieces to the Puzzle (continued)

### Execution of Gift Plans

- Legal Documents [drafting]
  - Trusts
  - CGA contracts
  - Wills & bequests
  - Designations [retirement plans & life insurance]
- Administration [high standards; reliable payments]
- Tax Preparation [understanding tax reporting]
- Investment Management [flexibility, prudence,  
donor confidence]

The logo for Comerica Institutional Services. It features the word "Comerica" in a white, serif font, enclosed within a blue rounded rectangular border. Below this, the words "INSTITUTIONAL SERVICES" are written in a smaller, white, sans-serif font.

Comerica

INSTITUTIONAL SERVICES

## The Coherence of Charitable Gift Planning

Balancing relationships  
between the  
organization, donors and  
advisors

## **Stewardship and Reporting**

**Respect for a discerning donor**

**Accountability**

**Frankness – Honesty -- Integrity**

**[The EBay Model]**

# Charitable Gift Planning

## General Expectations

Help in planning legacy and estate strategy  
Know how to work with advisors  
Can answer tax questions  
Want my money  
Payment methods not charitable purposes  
Too Complex  
“Another new face” [lack of continuity]  
Organization’s priorities, not donor’s  
No concept of difference between gifts from disposable income and accumulated wealth

## Differentiation

Create Professional support network

Ditto

Ditto

Define charitable purposes that donors want to achieve

Focus on relationships, not strategy

Employee retention is a high priority

Organization needs “Co-hearance”

Organization creates 2 fund raising programs: current needs; future needs

## **In Conclusion: Benefits of Coherence in Charitable Gift Planning**

- Clearer sense of direction
- Cost-effective
- Gives confidence
- Differentiates and unifies
- Improves selling success



Presentation Material Made possible

by my good friend,

**Richard H. Bailey**

**Principal**

**and Author**

**RHB/The Agency**

**South Bend, Indiana**

From the book:

**Coherence**

“How Telling the Truth Will

Advance Your Cause [And Save

The World)”



INSTITUTIONAL SERVICES

**Thank You!**