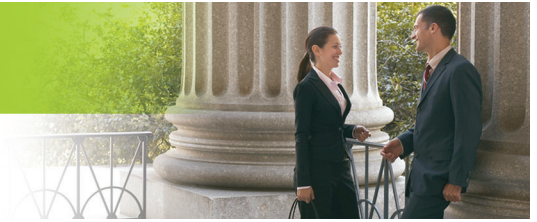


# Gift Annuity State Regulation

Expert Services for Charities



Many charities know that gift annuity programs are regulated differently from state to state, but they might not know how substantially the degree of regulation varies. They might also not fully appreciate precisely what their responsibilities are, or even at what point they have responsibilities.

While certain states are well recognized for imposing strict requirements on gift annuity programs, almost every state has guidelines. In fact, of the 50 states, only four plus the District of Columbia are completely silent on the topic of gift annuity state regulation

Seeking the advice of individuals familiar with this complicated terrain helps charities avoid pitfalls and optimize opportunities while minimizing the time development officers are diverted from their primary focus. Our state registration consultants, led by nationally recognized expert Edie Matulka, have uniquely deep knowledge and experience in this area.

Before embarking on the registration process, a charity must consider a wide range of issues and be sure its leadership is fully aware of what is required. For instance, while it seems logical that a national charity would want to offer gift annuities in as many states as possible, there may be good reasons for it to stay out of particular states. We can help a charity make the registration decisions that best serve its interests.

The first step in state registration isn't filling out a form, it's talking to PG Calc about the benefits, costs, and responsibilities associated with gift annuity state registration.

Our services in this area include:

- Reviewing state regulations with the charity
- Outlining a plan for registrations and notifications
- Providing a written summary of issues
- Preparing applications and notification letters
- Assisting with inquiries and requests from state officials
- Assisting with bringing a charity into compliance if it has accepted annuities before registering in a particular state



# Gift Annuity State Regulation



## About Edie Matulka

### Edie Matulka, Senior Consultant

Edie has primary responsibility at PG Calc for assisting charities in complying with state regulations for issuance of gift annuities. She is also the primary author of certain chapters of *Charitable Gift Annuities: The Complete Resource Manual* and editor of the state gift annuity agreements that are integrated in PG Calc's software.

A member of the Washington and Oregon State Bar Associations, Edie graduated from Northwestern School of Law at Lewis and Clark College in Portland, Oregon and earned a B.A. in Political Science from the University of Washington. In addition to the practice of law, Edie's background includes work in government and nonprofit settings.

Edie is a prominent speaker on gift annuities and state regulation, having spoken on this topic at numerous local conferences and the National Conference on Gift Annuities. She currently serves on the Board and the State Regulations Committee of the American Council on Gift Annuities (ACGA) and has been named co-chair of the 30th Conference on Gift Annuities in 2012.

## State Gift Annuity Registration: What It Means to Your Organization

The topic of state registration of gift annuities is covered masterfully in this PG Calc white paper, which boils down complex subject matter to assist charities, and the service providers who advise them, with navigating the maze of state-specific regulations governing gift annuity registration.



Written by Edie Matulka, this material answers the questions: "Does my organization need to register?" and "In what states?" but focuses even more intently on the question "What does registration mean?" Visit <http://www.pgcalc.com/whitepaper/statereg.htm> to download the white paper today.

*"The most commonly stated reason for achieving full compliance is not the fines that many states have the authority to impose – it's about donor relations and the sense that non-compliance is not the public face the organization wants to put forward."*

Edie Matulka  
Senior Consultant

