



Case Study

Smarter Giving, Greater Impact: Unlocking the Power of IRA Gifts

CONTEXT

At many of the organizations I've supported, staff had limited awareness of Qualified Charitable Distributions (QCDs)—often referred to as IRA Gifts.

This lack of clarity wasn't due to disinterest, but rather a broader knowledge gap: many team members weren't confident in how IRAs or 401(k) plans functioned in their own lives, let alone how to explain these giving tools to donors.

As a result, QCDs were rarely promoted and often improperly acknowledged. Gifts would arrive via check from financial institutions and be processed like standard donations—without the IRS-required language or an understanding of the donor's tax motivations.

The opportunity was there—but the infrastructure, messaging, and internal confidence were not.



WHAT WE BUILT

We started by going back to the basics.

Using my background in third-party administration of retirement plans—and a personal passion for financial education—I created internal training to help staff understand how IRAs work, who qualifies for QCDs, and why these gifts matter.



WHAT WE BUILT (CONT.)

I also taught teams that many nonprofits are already receiving QCDs —they just don't recognize them.

These gifts are often miscategorized and improperly acknowledged, putting the donor's intended tax benefit at risk. To address this, I created a full framework that included:

- A dedicated IRA Gifts landing page explaining eligibility, benefits, and next steps
- Donor-facing messaging in plain language to demystify the process
- Internal guidelines for properly coding, tracking, and acknowledging QCDs
- Training for frontline fundraisers—executive directors, board members, and development staff—on how to identify and engage eligible donors
- Training for back-office staff to recognize and process QCDs accurately and in compliance with IRS regulations
- Segmentation strategies to reach donors aged 73+ through email, mail, and newsletters
- A marketing calendar that aligned QCD outreach with key donor deadlines and required minimum distribution timing

This wasn't a standalone campaign—it was an integrated system that made QCDs a natural part of donor education, appeals, and stewardship.



THE RESULTS

In the first year of implementing this strategy, one organization saw QCD revenue grow from roughly \$30,000 to just under \$100,000. No major budget. No flashy campaign. Just the right messaging, delivered at the right time, to the right audience.

And while results will vary based on donor demographics, the return on investment was clear: QCDs shifted from being an overlooked technical gift to a trusted and repeatable revenue stream.

LET'S CONNECT

Curious how QCDs—and other smart giving strategies—can grow your fundraising?

Let's talk.

TheObjectiveGood.com
Liz@TheObjectiveGood.com

