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Johni Hays is the Senior Planned Giving Consultant for The Stelter Company, a national publisher of planned giving newsletters and Web products for charities. She's the author of the book, *Essentials of Annuities* and co-author of the book, *The Tools and Techniques of Charitable Planning*. Johni serves as the charitable planning author of Steve Leimberg's electronic newsletter service, LISI, found at www.leimbergservices.com. Johni has been quoted in the Wall Street Journal and has published charitable planning articles in Estate Planning Magazine, Life Insurance Selling, Fundraising Success and the National Underwriter.

Johni frequently lectures to groups on estate and charitable planning, probate, living wills, annuities, life insurance, retirement planning and IRAs, as well as income, estate and gift taxation. Johni has been engaged in the practice of law with an emphasis in charitable and estate planning since 1993.

She previously served as the Executive Director of the Greater Des Moines Community Foundation Planned Giving Institute. In addition, Johni practiced estate planning with Myers Krause and Stevens, Chartered law firm in Naples Florida, where she specialized in estate planning. She also worked with the insurance industry helping agents with estate and charitable plans for their clients.

Johni graduated cum laude with a Juris Doctor degree from Drake University in Des Moines, Iowa, in 1993. She also holds a Bachelor of Science degree in Business Administration from Drake University and graduated magna cum laude in 1988.

Johni is a member of the National Committee on Planned Giving, the Mid-Iowa Planned Giving Council, and the Mid-Iowa Estate and Financial Planners Council. Johni is a Chartered Advisor in Philanthropy (CAP), Chartered Life Underwriter (CLU), and has been a member of both the Iowa Bar and the Florida Bar since 1993. Johni can be reached by e-mail at JohniH@Stelter.com.