

Your Supporters Can Sustain Your Cause & Receive Fixed Payments For Life

# Charitable Gift Annuity

A Charitable Gift Annuity is a time-tested method that many of our donors use to both give *and* receive. In addition to making a planned gift to your nonprofit, a Charitable Gift Annuity will create an immediate income tax deduction and generate fixed income for life. After your supporter's lifetime, a transfer will be made to your nonprofit on their behalf.

A Charitable Gift Annuity can be an attractive part of your donor's overall retirement income and can add significantly to their charitable legacy and your organization's sustainability. The fixed income payment amounts are based upon your donor's (and/or their spouse's) age at the time of the gift. They can choose whether they receive payments immediately, or defer them to a later date.

## How It Works:



The minimum amount to open a Charitable Gift Annuity is \$25,000, either in cash or appreciated securities. The benefits of establishing a gift annuity include:

- An immediate (partial) income tax deduction;
- Fixed lifetime income (partially tax-free!);
- A reduction of donor's taxable estate;
- Avoidance of capital gains on the sale of gifted assets; and
- Donor satisfaction from enhancing their charitable legacy.

Charitable Gift Annuity rates are attractive, offering a reliable flow of income and a future gift to your organization.

Single Life		Two Lives (Joint & Survivor)	
Age	Payout Rate	Age	Payout Rate
65	5.7%	65/65	5.0%
70	6.3%	70/70	5.5%
75	7.0%	75/75	6.2%
80	8.1%	80/80	6.9%
85	9.1%	85/85	8.1%
90+	10.1%	90/90	9.8%

Rates effective 1/1/2025



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For a personalized illustration of how a Charitable Gift Annuity can help your supporters reach their financial and charitable goals, please email the following information to [legacy@sacregcf.org](mailto:legacy@sacregcf.org) and our team will be in touch.

Annuitant #1: \_\_\_\_\_  
Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Annuitant #2: \_\_\_\_\_  
Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship:  Spouse  Other: \_\_\_\_\_

Source of Gift:  Cash Amount: \$ \_\_\_\_\_  
 Stock \_\_\_\_\_ shares of \_\_\_\_\_  
Fair market value \$ \_\_\_\_\_ Cost basis \$ \_\_\_\_\_  
 IRA Qualified Charitable Distribution Amount: \$ \_\_\_\_\_



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