

Charitable Gift Annuity

The Charitable Gift Annuity (CGA) is one of the most popular ways to increase income and support Christian ministry.

What is a Gift Annuity?

A Gift Annuity is a contract where you exchange cash or other assets for a fixed annual income. It is an opportunity to increase your income and decrease taxes while giving to a ministry that you want to support.

Generous Payout Rates

The amount of the annual income is determined by the age of the person(s) who is to receive the annual income.

Many Funding Options

Gift Annuities can be funded with many types of assets including: cash, stock, bonds, and real estate. There is \$10,000 minimum gift requirement.

One-Life Charitable Gift Annuity

Age	Annuity Rate
60	4.4%
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

Your gift benefits **STUDENTS**

- Provide scholarships to decrease debt for future ministry workers.
- Provide funding for campus renovations, technology upgrades and classroom enhancements.

Your gift benefits **YOU**

- Significantly increase your income.
- Significantly reduce capital gains tax.
- Receive income tax deductions.
- Receive tax free benefits on a portion of your gift.
- Decrease your estate tax liability.

Two-Lives Charitable Gift Annuity

Ages	Annuity Rate
70/70	4.6%
80/80	5.7%