



# CHARITABLE GIFT ANNUITY

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

## What is a Gift Annuity?

A Gift Annuity is a contract whereby a donor transfers cash or other assets in exchange for a partial tax deduction and a lifetime stream of annual income. It is an opportunity to increase your income and decrease taxes while giving to a ministry that you want to support.

### Your gift benefits STUDENTS:

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

## 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, stocks, bonds, and real estate. There is a \$10,000 minimum gift requirement.

### Your gift benefits YOU:

- Increase your income
- Reduces capital gross tax
- Receive income tax deductions
- Receive tax free benefits on a portion of your gift
- Decrease your estate tax liability

### One-Life Charitable Gift Annuity

Age	Annuity Rate
60	3.90%
65	4.20%
70	4.70%
75	5.40%
80	6.50%
85	7.60%
90	8.60%

### Two-Lives Charitable Gift Annuity

Age	Annuity Rate
60/60	3.60%
70/70	4.20%
80/80	5.40%
90/90	8.20%

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