



WHAT IS A CHARITABLE GIFT ANNUITY?

A Charitable Gift Annuity is an agreement between you and our organization. When you transfer your cash or appreciated property to us, we agree to pay you income for the rest of your life. Your payment will be fixed, which means that your income will never change. Your rate is based on your age at the time you make the agreement with us.

WHAT ARE THE BENEFITS?

There are many benefits to establishing a Charitable Gift Annuity. In addition to fixed income for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift. If you make a gift of appreciated property such as stock or real estate, you may also avoid paying some of the capital gain tax on the sale of your property.

HOW IS MY GIFT ANNUITY TAXED?

A gift annuity produces ordinary income that will be taxed at your normal income tax rate. However, if your gift is appreciated property, a portion of your income will be taxed at the lower capital gains tax rate. A portion of your income could even be tax-free if you make a gift of cash or appreciated property.

HOW A GIFT ANNUITY WORKS



Three Easy Steps

1. In a written agreement, you give your asset to our organization.
2. The remaining value of your gift goes to the charity.
3. Payments are made to you in regular installments. You also receive a tax deduction.

Calculate Your Benefits

Would you like to see the benefits of creating a charitable gift annuity? You can use the Gift Annuity calculator on our web site to estimate income projections or tax deductions based on your gift of cash or appreciated property.