



WHAT IS A Charitable Gift Annuity?

A charitable gift annuity, or CGA, allows an individual or couple to make a gift to ministry while receiving an income tax deduction and a guaranteed lifetime income. After the individual's or couple's death, the remainder of the gift is passed on to the ministry or ministries they've selected.

CGAs are an excellent giving option for anyone of retirement age who has the desire to give charitably and values the security of a dependable source of income for life. The older you are when you create a CGA, the higher your annual payout. Rates also differ slightly between individuals and couples.

HOW IT WORKS



GET STARTED AT:
WatersEdgeServices.org/CGA

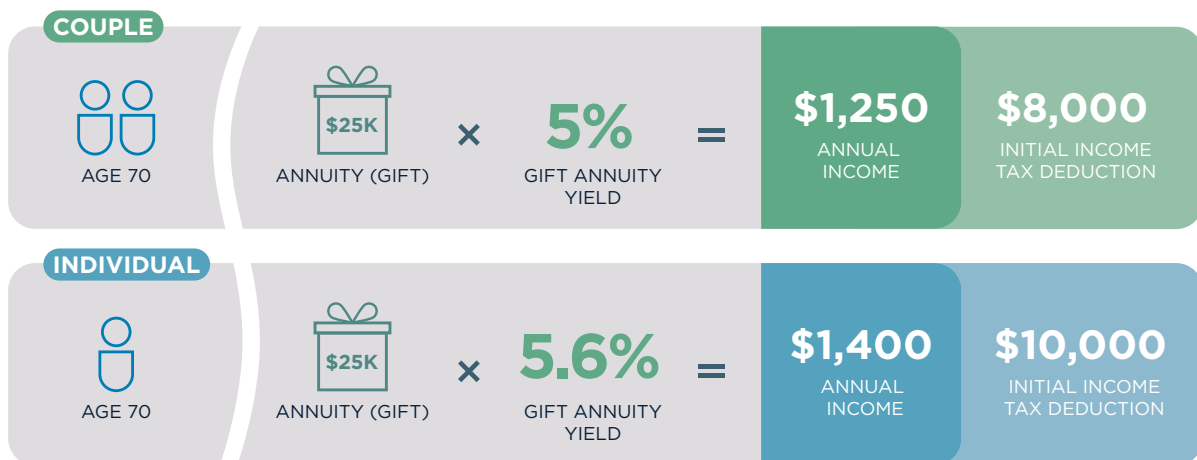
4 THINGS TO KNOW ABOUT

Charitable Gift Annuities

- 1 Receive Income For Life**
Fixed rates guarantee the same annual payment for life, even if you outlive your gift.
- 2 Protect Your Spouse**
For couples, income continues for the surviving spouse after the death of the first.
- 3 Enjoy Immediate Tax Benefits**
You can claim full income tax benefits in the first year of your gift.
- 4 Get Paid On Your Schedule**
You can choose to receive quarterly or annual payments from your annuity.

GIVING EXAMPLE

Mr. and Mrs. Smith are both 70 years old and decide to give a \$25,000 charitable gift annuity to their church. They qualify for a 5% yield (interest rate) on their annuity, meaning they would receive a \$1,250 annual payment from the annuity plus an initial income tax deduction of about \$8,000. This \$1,250 annual payment will continue for the rest of the Smiths' lives, even if they outlive the value of their \$25,000 gift.



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