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By Giving, We Receive

Seeing firsthand how a gift changes lives and brings joy to others can change the lives of those that give.

A charitable gift can have many benefits beyond just helping charity. Strategies like the charitable gift annuity, provide many reasons to give.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

PLANNED GIVING BRIEF

The Charitable Gift Annuity

In Giving, You Receive

The charitable gift annuity (CGA) is a planning tool that recognizes the rewards of giving begin with the desire to make a gift.

To create a charitable gift annuity, You transfer an asset to charity. In return, the charity agrees to make payments for life to you, you and a loved one, or another person. Each payment is fixed and the amount of each payment will depend on the age of the person who receives the payments. See the table provided or contact us for your personal rate.

Age	Rate
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

Gift Annuity from Stock

While a gift annuity can be funded in a number of ways, let's examine the benefits of transferring an appreciated block of stock to your church or charity.

The gift annuity graphic below shows the highlights. Not only is there an immediate charitable income tax deduction but it is possible to bypass a portion of the capital gains tax. For example, stock valued at \$200,000 with an original cost of \$40,000 transferred to a gift annuity may save more than \$24,000 in taxes!

Many donors appreciate the fixed payments of a gift annuity. A portion of the payment may be tax free. To find out your current rate, call or go to www.canvumfgiving.org today!

