



WHAT IT IS:

CHARITABLE GIFT ANNUITIES GIVING THAT PROVIDES YOU WITH ANNUAL INCOME

HOW IT WORKS:

A Charitable Gift Annuity (CGA) is a commonly used giving vehicle, one that can help protect religious liberty for your family today. In return, you receive an annual income for the rest of your life. If you have investments, CDs, or other liquid assets that you rely on to provide you with income, a CGA might be a good way for you to increase your income while supporting ADF.

A CGA is simply a contract between you and an organization that states you will receive an annual income from the annuity in exchange for your gift. The amount of income you receive is dependent on factors such as the size of the gift, ages of the recipients, and whether the annual income is paid only to you or to both you and your spouse. The annuity income rate is fixed when you make the gift.

There are several options you might choose when establishing a gift annuity.

- You can elect to receive the payments yourself, or jointly with your spouse.
- You can receive the first payment from your annuity within three months of its creation, or have the payments deferred to a future date for tax purposes, such as when you retire.
- You will receive lifetime income payments from the annuity.
- You may be eligible for a current deduction when you create your CGA.
- Your CGA provides a significant gift to ADF to help reclaim and defend religious liberty.

THE BENEFITS:

PRACTICALLY
SPEAKING:

Suppose Ruth, age 70, has \$20,000 of appreciated stock for which she paid \$10,000. She creates an immediate charitable gift annuity by donating the stock on July 1. In this example, her income rate from the gift annuity is 6.5%, which means she'll receive \$1,300 (6.5% x \$20,000) each year for the rest of her life.

When Ruth creates the gift annuity, she is also entitled to a charitable deduction of \$7,188. Because she used appreciated stock, she will avoid some of the capital gains tax that would otherwise have been due had she simply sold the stock. On September 30, and at the end of every quarter thereafter, Ruth receives a check for \$325 from her gift annuity.

HOW YOU CAN SET UP
THIS GIVING VEHICLE:

Please call us today to set up a gift annuity that will benefit ADF. We will work with you to explore gift annuity options that will allow you to make a significant impact for religious freedom while providing you with a lifetime annual income.

Information herein is provided as an educational service only, and is not legal or professional advice. Always consult your attorney, accountant and/or financial advisor before making any decisions concerning estate or charitable gift planning strategies in order to determine the consequences of your gift for your circumstances.

TO LEARN MORE ABOUT HOW YOU CAN BECOME A PILLAR OF FREEDOM AND DEFEND
OUR FIRST LIBERTY, CALL 1-800-TELL-ADF. OR VISIT US ON-LINE AT WWW.TELLADF.ORG