

# FOSTERING GENEROSITY



## CHARITABLE GIFT ANNUITIES (CGAs)

### Popular Avenues of **GENEROSITY** Used by Catholic Community Foundation Donors

Your Catholic legacy is the mark you leave on the world and an example of God's grace in your life. Donors, just like **you**, give through CCF to sustain our Catholic heritage for future generations.

A **Charitable Gift Annuity (CGA)** is a contract with the Catholic Community Foundation that provides you with fixed income payments for life, no matter how long you live. At the end of your life, the remainder of the annuity benefits the specific charity you designate. With a **Deferred CGA**, you receive income payments at a later date and at a higher rate.

### Key Benefits

#### Charitable Gift Annuities

- Fixed income for life for you or for you and a spouse.
- Reduced capital gains taxes on appreciated assets.
- Income tax deduction in the year the annuity is established or applied over five years.
- Part of each income payment is tax-free.

#### Deferred Charitable Gift Annuities

- Allows the charitable gift to grow tax-free, prior to receiving any income payments.
- Typically receive a higher payment rate than an immediate CGA.

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Archdiocese of New Orleans

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## How It Works

- **Fund:** Transfer a minimum gift of \$10,000 in cash or securities to CCF.
- **Receive:** Fixed income for life is paid to you and a spouse, or any two beneficiaries you name, by CCF.
- **Give:** Support the beneficiary organization(s) of your choice with the remaining balance once the contract ends.

## Donors Like You



Before his passing, Fr. Joseph M. Doyle's CGA with CCF provided him with fixed income payments for as long as he lived. Fr. Doyle took comfort in knowing that—at the end of his life—the remainder of the annuity would benefit the community he loved, the Josephite Fathers and Brothers.

## CGA RATES\*

One Life		Two Lives	
Your Age	Rate of Return	Your Ages	Rate of Return
50	3.30%	50/55	2.70%
55	3.70%	55/60	3.20%
60	3.90%	60/65	3.70%
65	4.20%	65/70	4.00%
70	4.70%	70/75	4.30%
75	5.40%	75/80	4.90%
80	6.50%	80/85	5.80%
85	7.60%	85/90	7.10%
90+	8.60%	90/95+	8.40%

\*These rates are the maximum rates recommended by the American Council on Gift Annuities effective as of July 1, 2020, and reconfirmed on April 26, 2021. Rates are adjusted periodically.