

Charitable Gift Annuity

Make a gift and receive fixed annuity payments each year for the remainder of your life

A Charitable Gift Annuity, or CGA, is a charitable solution for those who have a heart to give but need a source of ongoing income. CGAs provide fixed payments for life at rates generally higher than CDs, and a portion of your payments are often tax-free.

A CGA is a simple arrangement that involves a charitable gift and an annuity. You make the gift (part of which is tax deductible), and then you receive fixed annuity payments each year for the remainder of your life. If you wish, you can have the payments go to a family member or friend instead.

We have an extremely prudent investment policy that provides maximum security for all CGAs we issue, and CGAs are typically reinsured. But security and stability are only two of the many benefits you'll experience with a CGA.



Make a charitable contribution

You make a gift(s) to NCF to fund your CGA. You can give cash (checks), publicly-traded securities, and other non-cash assets.



Receive CGA payments

Payments are made quarterly, semiannually, or annually – via check or directly into your bank account.



Recommend grants to charities

You go online on NCF's website to recommend grants to your favorite charities, and send them support for you.

Reasons to consider a CGA

- **Tax savings**
You generally qualify for an immediate income tax deduction.
- **Support for charities**
Charities can receive grants immediately.
- **Regular payments**
A CGA provides fixed payments for life with rates generally higher than CDs.
- **Christian values**
Grants will ultimately be directed to charities that align with your values.
- **Flexibility**
Use a single CGA to benefit multiple charities.

Request your free CGA illustration today.

Call us at 800.681.6223 to get started.

Frequently asked questions

How much money is required to set up a CGA with NCF?

We offer CGAs beginning as low as \$10,000.

At what age may I establish a CGA with NCF?

Immediate or deferred payment CGAs are offered to those at least the age of 50. Those under 50 may establish only a deferred payment CGA, with payments beginning when they reach at least the age of 50.

What types of CGAs does NCF offer?

We offer CGA payments benefiting up to two people. Payments may be immediate or deferred to a future date. You even have the option to decide later when future payments will start, possibly when additional income is needed.

How much will I receive?

We use the payout rates recommended by the American Council on Gift Annuities. Payout rates are calculated based on your age(s) and whether the payments are immediate or deferred. The greater the age(s) when the CGA is established and the longer payments are deferred, the higher your payout rate. See the table on this page for payout rates.

Case study

Mark and Katherine are both 75 years old, retired, and troubled by the low interest rates on their fixed-income investments (CDs, bonds, and money market funds). Still, they wanted to financially support charities.

Upon learning about a CGA with NCF, Mark and Katherine decide to fund a CGA with appreciated publicly-traded securities valued at \$25,000. They receive an immediate income tax deduction for a portion of the gift and fixed periodic payments of \$1,250 per year for life (5.0% of \$25,000). Part of each payment is tax-free and the capital gains tax is reduced and spread out over several years. Based on Mark and Katherine's life expectancy, they are projected to receive a total of \$27,412 while at the same time making a generous gift to the mission of their favorite charities.

CGAs provided this family the ability to make a gift and receive payments for life that exceeded their original gift, while generously supporting the mission of their favorite charities. They were also elated their CGA worked in tandem with their Giving Fund (donor-advised fund) with NCF, from which they could recommend grants to their favorite charities.

Sample payout rates

Single Person

AGE	RATE
50	3.7%
55	4.0%
60	4.3%
65	4.7%
70	5.1%
75	5.8%
80	6.9%
85	8.0%
90+	9.0%

Two People

AGE	RATE
50/50	3.4%
55/55	3.6%
60/60	3.9%
65/65	4.2%
70/70	4.6%
75/75	5.0%
80/80	5.8%
85/85	6.9%
90/90	8.6%

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