



Charitable Gift Annuity

A charitable gift annuity (CGA) is a meaningful way to produce significant **immediate** tax benefits, a **life-long** income stream for you and a loved one, and a **future** and lasting philanthropic impact at SVdP National Foundation for generations to come.

How It Works

By establishing a CGA for the SVdP National Foundation, you will receive fixed income payments for life, no matter how long you live.

1 Create Your Fund

When you donate an asset to fund a CGA, you will receive these immediate charitable tax benefits:

- Income tax deduction for the CGA's net market value
- Reduction of capital gains taxes owed on a gift of appreciated assets

You can fund the CGA with a minimum amount of \$20K in cash, publicly traded securities, or other assets, such as real estate, business interests, or art. Your gifted assets are sold in the annuity and reinvested to grow and support your future income payments.

2 Receive Income Payments

Up to two qualified individuals (you alone, you and your spouse, or any two qualified individuals) receive fixed income payments for life. Payment amounts are determined based on the age of each individual annuitant (see the table to the right).

- A portion of the income payments are tax-free
- You can defer payments to begin later
- Payments can be quarterly, semi-annually, or annually

Single Person

AGE	RATE
60	5.2%
65	5.7%
70	6.3%
75	7.0%
80	8.1%
85	9.1%

Two People

AGE	RATE
60/60	4.7%
65/65	5.0%
70/70	5.5%
75/75	6.2%
80/80	6.9%
85/85	8.1%

*American Council on Gift Annuities (ACGA)
rates effective January 1, 2025

3 Leave a Legacy

The remaining funds at the end of the annuitants' lives support SVdP National Foundation according to your expressed intent.

Jim and Sharon are both 75 years old, retired, and loyal supporters of SVdP National Foundation. They rely heavily on their fixed-income investments like CDs, bonds and money market funds to support their retirement spending. They have considered making a future estate gift because they need their assets now to provide for their life expenses.

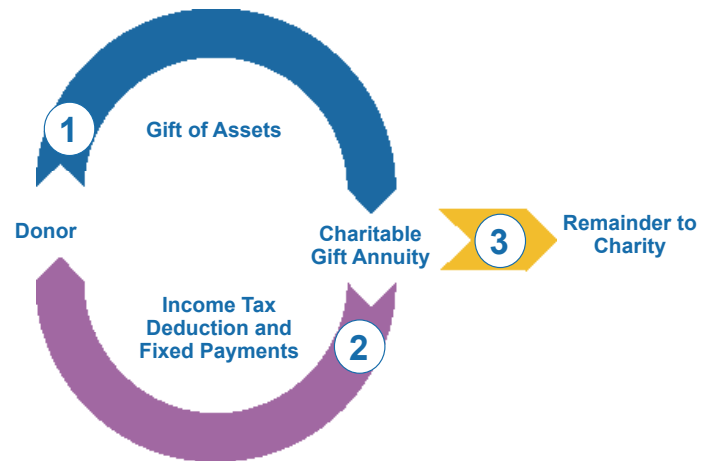
Jim and Sharon decide to fund a CGA now with appreciated publicly traded securities valued at \$25,000. They receive an income tax deduction of approximately \$9,240 for a portion of their gift and fixed periodic payments of \$1,550 per year for life (6.2% of \$25,000). *This earns them a higher return than their fixed income investments.*

Part of each payment is tax free and the capital gains tax on the gifted securities is greatly reduced. Based on their life expectancy, they are expected to gift approximately \$12,500 to SVdP National Foundation.

Consider a CGA if You Wish to:

- ✓ **Donate** to SVdP National Foundation, but need income now or at some point in the future — during retirement, to pay for children's education, etc.
- ✓ **Receive** fixed income payments that are unaffected by interest rates or stock market volatility (diversify your income in retirement).
- ✓ **Leave** an estate gift to SVdP National Foundation, but wish to receive charitable tax benefits for that gift during your lifetime.
- ✓ **Provide** for someone else, like a parent, spouse, or older child.
- ✓ **Avoid** paying legal fees, as you would to create a charitable trust that provides income.

We are proud to offer CGAs in partnership with the National Gift Annuity Foundation, the country's largest and most trusted provider of CGAs. We can work with you and your professional advisor to determine the best way to design your CGA based on your personal situation and interests.



CGAs are particularly attractive right now.

The recent increase in annuity rates and the IRS discount rate create a favorable CGA environment with higher payout rates.

In addition, the SECURE 2.0 Act now allows individuals who are aged 70 ½ or older to establish a CGA with a one-time donation of up to \$54,000 from their IRA.

Establishing a CGA with IRA assets has different tax implications. Please contact us for more information.

Contact Us

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