

TOOLS FOR GIVING

Charitable Gift Annuity

Giving through a charitable gift annuity allows you to arrange a generous gift to your community while providing yourself a new income source you can count on for the rest of your life.

One Donor's Story

Marian had always intended to leave a portion of her estate to a fund she had created at BCF to support literacy efforts. Recently her advisor determined that Marian could actually enjoy an increase in her annual income if she donated \$100,000 in highly appreciated securities which pay low dividends to BCF to create a charitable gift annuity.

Marian, who is 79, will receive fixed annual payments of \$6,200 (6.2%) for the rest of her life. She will receive an immediate charitable tax deduction of \$44,000 for the gift, and will significantly reduce the capital gains tax liability on the sale of the securities. After her death, Marian's gift will go to her fund at BCF, continuing forever her support for literacy. The charitable gift annuity lets Marian make the gift she always planned, but with the extra benefit of increasing her income today.

How It Works

- You make a gift to BCF — you can give cash, appreciated stocks, real estate, or other assets.
- We complete a contract with you that combines immediate annuity payments with a deferred charitable gift.
- You a lifelong stream of income that is fixed, regardless of market conditions.
- You receive an immediate tax deduction for the charitable portion of your gift.
- The minimum gift to create a charitable gift annuity is \$10,000.
- Charitable gift annuities may be used to create or augment any type of endowed fund at BCF, memorializing forever your particular interests. The endowment may support BCF's work in Baltimore, a fund for your children or grandchildren to advise, or benefit your favorite organization.
- You may name one or two people other than yourself as beneficiaries.
- The beneficiary(ies) of your CGA must be 65 or older to receive payments. You may create a charitable gift annuity and defer the start of payments to a year of your choosing.

	AGE	PAYMENT RATE	PROJECTED ANNUAL INCOME ON A \$100,000 CGA
Sample rates for one-life CGAs. Minimum age to receive income is 65.	65	4.7%	\$4,700
	70	5.1%	\$5,100
	75	5.8%	\$5,800
	80	6.8%	\$6,800
	85	7.8%	\$7,800
	90+	9.0%	\$9,000



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