



# Income for Today, a Legacy for Tomorrow

If you're interested in donating to charity but are concerned with how this gifting strategy might affect your income throughout retirement, a Charitable Gift Annuity (CGA) may be a viable option. Through a Charitable Gift Annuity, a donor, which can be you, an organization (such as a trust), or two people (such as spouses) transfers a large gift to a charity in an exchange for an annuity that will provide lifetime income to the donor and their named beneficiary.

## Key Benefits

### **Income for Life**

CGAs will provide the donor and their beneficiary with lifetime income.

### **Legacy Protection**

Donations to a CGA are irrevocable; assets placed in this gifting strategy cannot be revoked by the donor. In addition, creditors cannot collect funds from the annuity, safeguarding both your donation to the charity and the lifetime income payments you will receive.

### **Tax Deductions**

CGA gift donations are irrevocable, assets placed in them will be excluded from your overall estate. They also offer an immediate tax deductions in the year the gift is made.

### **Provide long-term support for a cause you cherish**

Your intentions will be long lasting, any remaining assets in a CGA upon your death will be passed to the charity or nonprofit organization.

**Give a gift that will brighten someone's tomorrow**

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