Charitable Gift Annuities are very popular among individuals who wish to practice wise stewardship, because they’re a single vehicle that blesses every party involved. CGAs provide a simple, tax-wise opportunity to receive income for life and to support the organizations you care about with the funds God has graciously given you.

“Every generous act and every perfect gift is from above...”
James 1:17a
Many people who desire to financially support charities they care about have chosen a giving vehicle called a Charitable Gift Annuity (CGA). This simple arrangement involves a charitable gift and an ongoing income; individuals can give, while also receiving a permanent income stream for life. CGAs are often an excellent fit for anyone who lives on a fixed income or is concerned about outliving their retirement — but still wants to live generously.

**Advantages of a Charitable Gift Annuity**

**They’re simple.** CGAs are very easy to arrange.

**They’re secure.** Because of how CGAs are structured, your giving is certain, and you’ll receive a fixed income payment each year.

**They’re tax-wise.** When you give through a CGA, you’ll receive an immediate income tax deduction for a portion of the amount you give. Plus, a percentage of the fixed income is tax free for the duration of your projected life expectancy.

**They bring peace.** A CGA offers the satisfaction of knowing you can support organizations you care about during your lifetime, while still living comfortably. It also assures any remaining gift will bless the organizations you care about even after you’re gone.

**They can help you leave a legacy.** By including a charity in your estate plan, you can impact lives — during and after your life.

**Here’s how CGAs work:**

1. You make a charitable contribution to fund your CGA (part of which is tax deductible). You can give cash or publicly-traded securities.

2. You receive fixed payments each year (monthly, quarterly, or annual) via check or directly into your bank account.

3. Your gift goes on to support the charity throughout your lifetime, after which the remaining value benefits your favorite charity.