Charitable Gift Annuities

Supporting ADI through life-income gifts can be mutually rewarding. Life income gifts help you provide meaningful support to ADI while providing you with income for life (or a specified period of years) and leaving the remainder to ADI for the purpose you choose.

There are several options for making a charitable gift that pays you income. One of the most popular (and one that does not require an attorney), is a Charitable Gift Annuity (CGA). A CGA is a simple contract between you and ADI. You can fund a CGA with cash, transfer appreciated stock that isn't paying a dividend or convert another underperforming asset like a savings account, money market fund or CD bearing little or no interest. You'll receive payments for life and a tax deduction for the year that you make the gift.

There's a CGA option for everyone. If you're still working, you can fund an annuity today and schedule to receive payments when you plan to retire. If you're nearing retirement or already retired, you have the option of deferring your payments a bit longer or receiving them right away.

Immediate Gift Annuity
You can make your gift, take a deduction, and begin receiving annuity payments right away. This option is available for donors who are age 60 or older.

Deferred Gift Annuity
Take an immediate deduction and defer payments for retirement; usually advantageous for younger donors. Deferment allows for larger and less taxed payments.

Flexible Gift Annuity
This is like a deferred gift annuity, with a donor-directed option to delay the payments. The longer you wait to receive payments, the higher the payout rate and the larger your income payments will be.

To see what a CGA would look like for you, contact us for a personalized illustration.

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