National Christian FOUNDATION®

Charitable gift annuity

Make a gift and receive fixed annuity payments each year for the remainder of your life



A charitable gift annuity (CGA) is a solution for those who have a heart to give but desire a source of ongoing income. CGAs provide fixed payments for life at rates generally higher than certificates of deposit (CDs), and a portion of your payments are often tax-free.

A CGA is a simple arrangement that involves a charitable gift and an annuity. You make the gift (part of which is tax-deductible), and then you receive fixed annuity payments each year for the remainder of your life. If you wish, the payments can go to a family member or friend instead.

NCF CGAs are backed by our unrestricted assets and are typically reinsured. This provides you greater certainty that payments will last for your lifetime. But security and stability are not the only benefits you'll experience with a CGA.



Make a charitable contribution
Contribute assets to fund your CGA – not just cash and checks, but also gifts from your IRA and non-cash gifts like stocks and business interests.



Receive CGA payments
Payments are made quarterly, semi-annually, or annually directly into your bank account.



Recommend grants to charities
Sign in to our website to browse thousands of charity profile pages. Select your favorites, and NCF sends them money for you.

Request your free CGA illustration today

Call us at 612.288.2299 to get started

Reasons to consider a CGA with NCF

- **Tax savings**
  You may qualify for an immediate income tax deduction.
- **Multiple funding options**
  You make a gift(s) to NCF to fund your CGA. You can fund it with cash (checks), publicly traded securities, a qualified charitable deduction (QCD) from an IRA, or other assets.
- **Support for charities**
  Charities can receive grants immediately.
- **Regular payments**
  A CGA provides fixed payments for life with rates generally higher than CDs.
- **Christian**
  Enjoy engaging with a team with shared values.
- **Flexibility**
  Use a single CGA to benefit multiple charities.



Frequently asked questions

How much money is required to set up a CGA with NCF?
We offer CGAs beginning as low as $10,000.

At what age may I establish a CGA with NCF?
Immediate or deferred payment CGAs are offered to those at least 50 years of age. Those under 50 may establish only a deferred-payment CGA, with payments beginning when they reach the age of 50 or older. If you're 70½ or older, you can make QCDs from an IRA.

What types of CGAs does NCF offer?
We offer CGA payments benefiting one or two people. Payments may be immediate or deferred to a future date. You even have the option to decide later when future payments will start, possibly when additional income is needed.

How much will I receive?
We use the payout rates recommended by the American Council on Gift Annuities. Payout rates are calculated based on your age(s) and whether the payments are immediate or deferred. The greater the age(s) when the CGA is established and the longer payments are deferred, the higher your payout rate. See the table on this page for payout rates.

Case study

Mark and Katherine are both 75 years old, retired, and troubled by the low interest rates on their fixed-income investments (CDs, bonds, and money market funds). Still, they wanted to financially support charities.

Upon learning about a CGA with NCF, Mark and Katherine decide to fund a CGA with appreciated publicly traded securities valued at $25,000. They receive an immediate income tax deduction for a portion of the gift and fixed periodic payments of $1,550 per year for life (6.2% of $25,000). Part of each payment is tax-free, and the capital gains tax is reduced and spread out over several years. Based on Mark and Katherine's life expectancy, they are projected to receive a total of $33,992, while at the same time making a generous gift to the mission of their favorite charities.

CGAs provide this family the ability to make a gift and receive projected payments for life, which will exceed their original gift, while supporting the causes they love most.

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Sample payout rates

Single person

AGE	RATE
50	4.6%
55	4.8%
60	5.2%
65	5.7%
70	6.3%
75	7.0%
80	8.1%
85	9.1%
90+	10.1%

Two people

AGE	RATE
50/50	4.3%
55/55	4.4%
60/60	4.7%
65/65	5.0%
70/70	5.5%
75/75	6.2%
80/80	6.9%
85/85	8.1%
90/90	9.8%