

Yes, please send me a Gift Annuity Proposal.

To obtain your Charitable Gift Annuity Proposal, complete this form and return it promptly. You are under no obligation, and all the information you provide will be held in the strictest confidence.

Name: _____

Address: _____

City: _____

State/Zip: _____

Your birth date: /day /yr.

Gift amount (min. \$10,000): \$ _____

If not cash, type of asset: _____

Possible gift date: _____

Payments to start: month day this year
 month day in the year

If you wish to have a proposal for a Two-Life Gift Annuity, please provide:

Name of 2nd Annuitant: _____

His/Her birth date: /day /yr.

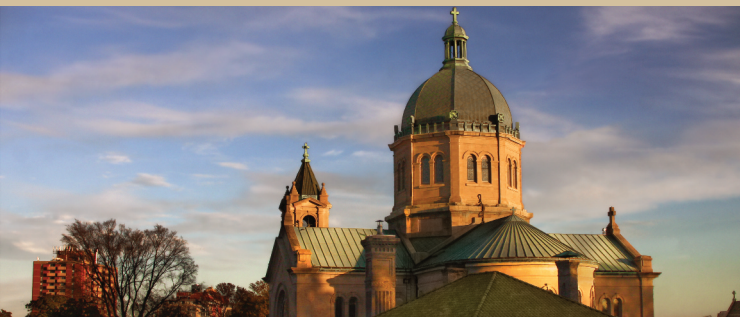
The information provided herein is not intended as tax or legal advice. Always check with your tax and financial advisors before implementing any gift.



Consider the Benefits of a Charitable Gift Annuity

A CGA offers many benefits to the donor and the Church:

- It provides an immediate tax charitable deduction to the donor in the year the gift is made to the CCF.
- It pays a sum every year to one or two individuals (often the donor and a spouse), part of which is federal income tax free until one or both annuitants reach life expectancy.
- The payout from the CGA can begin immediately or can be deferred until some future start date.
- The CCF promise to pay the annuity is backed by the general assets of the CCF.
- When appreciated stock is used as the gift in exchange for the CGA, the resulting capital gains tax liability can be spread over life expectancy if the donor is the annuitant.
- It removes the transferred assets (the gift) from exposure to federal estate tax (unless there is a second annuitant).
- It is easier to implement than other gift vehicles.
- The minimum gift amount can be attractive to a large number of donors.



**Catholic Community Foundation
 of the Diocese of Richmond**
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Contact us at:
 Tel: (804) 359.5661

www.richmondcatholicfoundation.org

A Charitable Gift Annuity

Guaranteed returns for you.
 Guaranteed generosity for the Church.





*“Charity, patience and tenderness are very beautiful gifts. If you have them, you want to share them with others!”
~ Pope Francis*

What is a Charitable Gift Annuity?

A Charitable Gift Annuity (CGA) is an uncomplicated gift. You transfer a gift of cash or appreciated securities to the Catholic Community Foundation of the Diocese of Richmond (CCF) and the CCF makes payments to you for the rest of your life. Your parish, school, ministry or a CCF endowment fund, as the named beneficiary, ultimately receive the CGA residuum.



How are Gift Annuity Payments Determined?

Payments depend on the size of your gift, your age when the gift is made, and the date of your first payment. You will note on the table below, the older you are on the gift date, the higher your fixed annuity payments.

Are there Tax Saving Advantages to a Gift Annuity?

Yes, a portion of your gift may be tax deductible in the year the gift is made. In addition, a portion of each annuity payment you receive during your lifetime is tax-free and is not included as part of your total income.



Can I Fund a Gift Annuity with Appreciated Stock?

Yes, and you have several additional benefits. Your gift annuity amount is based on the fair market value of the securities. Also, you may avoid some of the capital gains tax and that which is owed can be spread over several years.

Is there a Minimum Age and Amount to Establish a Gift Annuity?

You must be at least 55 years old at your closest birthday, for a deferred gift annuity. Otherwise, if you are 65 or older, you can establish an gift annuity with a minimum gift amount of \$10,000.

How Can I Find Out What My Payments Will Be?

Complete the information on the back of this page and we will send you an obligation-free proposal for your review.

Are Gift Annuities as Complex as Other Trust Arrangements?

As donors have discovered time and time again, gift annuities are easy to set up. Compared to complex trusts, gift annuities are typically less time consuming, and there is no cost other than the gift. And, you are relieved of the administrative burdens and fees associated with other giving arrangements. This simplicity is why some very large gifts are made in the form of a gift annuity rather than a charitable remainder trust.



Why are Gift Annuities Popular?

CA CGA is a popular option because it provides many people the opportunity to potentially increase their income, reduce their tax bill and make a gift to the Church. Many donors replace low yielding CD's and money market accounts with CGAs as the rates are higher.

CGAs are a simple way to benefit yourself and leave a gift to a parish, school, ministry or CCF endowment fund. It is a win-win!