

CGA Rates 2023

One Life		Two Lives	
Age	Rate	Ages	Rate
65	5.4%	65/70	4.9%
70	5.9%	70/75	5.5%
75	6.6%	75/80	6.1%
80	7.6%	80/85	7.0%
85	8.7%	85/90	8.3%
90+	9.7%	90+/91+	9.5%

Whether you are planning now for retirement or already retired, gift annuities are a financial planning tool worth considering.

- 1. Earn Attractive Payment Rates.** Gift annuity rates continue to be extremely attractive. Rates depend on your age and whether the annuity is for one person or two.
- 2. Lower Your Taxes.** Gift annuities offer significant tax breaks the year you make your gift and, in some cases, in subsequent years.
- 3. Receive Payments That Never Go Down.** The amount paid to you is determined by your age at the time the annuity is funded and will never change. Payments will continue regardless of market fluctuations or how long you live.
- 4. Provide Income for Others.** Gift annuities are flexible and can be set up so that payments are made to you or up to two other beneficiaries. They offer a creative way to use your assets to improve the long-term financial needs of a family member or special friend.
- 5. Leave a Lasting Legacy.** A gift annuity to benefit [Short Name] ensures that our work continues for generations to come.

To find out more about a gift annuity to benefit [Organization Name] and to receive a customized example based on your exact age and gift amount, use the "Contact Us" information on the back page of this newsletter. We look forward to your call.

You can also fund a charitable gift annuity with funds from your IRA without taxes and counting towards your RMDs. Contact us now to find out more about this new option.