

Charitable Gift Annuity



A Charitable Gift Annuity is a contract between a charity and a donor that, in exchange for an irrevocable transfer of assets to the charity, the charity will pay a fixed sum to the donor and/or beneficiaries designated by the donor for the lifetime(s) of up to two beneficiaries.

A Charitable Gift Annuity offers a regular fixed income to the donor, while benefitting the charity of their choice during their lifetime. A CGA can be designed to begin paying an income stream to the donor beginning immediately, at a fixed future date, or at a flexible future date. Charitable Gift Annuities also provide the donor with the opportunity to leverage “after tax” income.



Who does it work for?

A Charitable Gift Annuity can be a great solution for donors who have appreciated assets they would like to move outside of their taxable holdings. Donors looking for a steady income stream for themselves or their heirs can also benefit, and may wish to defer the beginning of the income stream to a later date



Benefits of a CGA

Reduced Tax Costs

Contributing assets to a CGA qualifies the donor for a charitable tax deduction.

Simplicity in Operation

Charitable Gift Annuities are run by organizations and the fixed income is typically backed by the assets in the fund.

Charitable Impact and Legacy

Donors selecting a CGA receive a dependable, fixed income while leaving a substantial gift to charity.



Visit www.reninc.com or call (800) 843-0050 to learn more!