

CHARITABLE GIFT ANNUITY FREQUENTLY ASKED QUESTIONS (FAQS)

HOW MUCH DO I NEED TO FUND A CHARITABLE GIFT ANNUITY?

Charitable gift annuities start at a minimum of \$10,000.

- ✓ However, you can establish an annuity with much more using cash, stocks, bonds, or other means.

WILL THE CHARITABLE GIFT ANNUITY GUARANTEE THAT I'LL RECEIVE INCOME FOR LIFE?

Yes! Your organization will guarantee that you receive annuity payments at a fixed rate for the rest of your life.

- ✓ You may start receiving payments immediately or defer them.
- ✓ You can also receive the payments yourself, take them jointly with another person, or designate someone else as a recipient.
- ✓ Payments are sent quarterly, semiannually, or annually, as you request.
- ✓ You can also recommend dividing remainder assets across multiple charitable beneficiaries.

CAN I DEDUCT A CHARITABLE GIFT ANNUITY FROM MY INCOME?

Maybe! If you itemize your income taxes, you'll be entitled to an income tax deduction in the year you make your gift.

- ✓ A portion of your future annuity payments may be tax-free.

HOW DO I ESTABLISH A CHARITABLE GIFT ANNUITY?

It's easy! Complete a simple form, review

required information, sign the agreement, and arrange to transfer the funds.

- ✓ Eder Financial will administer your Charitable Gift Annuity contract on behalf of your organization, who is the sole party responsible for annuity payments.
- ✓ You won't be charged legal fees or any other costs.

WILL I AVOID PAYING CAPITAL GAINS TAXES?

Likely Not! Charitable gift annuities typically defer capital gains taxes and spread them out over a longer period.

ARE PLANNED GIVING OPTIONS EASY TO UNDERSTAND?

Yes! When you have a heart to give but aren't familiar with the process, you'll appreciate the simplicity of a Charitable Gift Annuity offers as an introductory point to tax-advantaged giving.

HOW WILL INFLATION IMPACT MY CHARITABLE GIFT ANNUITY?

You are very wise to consider the impact inflation might have on your purchasing power.

- ✓ You may be glad to know that gift annuities provide the same dollar amount in the first payment as in the last payment.

For more information, please email or call our experts ~

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