

# 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 -**

**Dan Radcliff**

*Director, Organizational Investing  
and Deferred Gifts*

**OR**

**Lindsay Cart-Turner**

*Operations Manager, Organizational  
Investing and Deferred Gifts*

**888-311- 6530 | [OI@eder.org](mailto:OI@eder.org)**