



A Charitable Gift Annuity, or CGA, is a charitable solution for those who have a heart to give but need a source of ongoing income. CGAs provide fixed payments for life at rates generally higher than CDs, and a portion of your payments are often tax-free.

A CGA is a simple arrangement that involves a charitable gift and an annuity. You make the gift (part of which is tax deductible), and then you receive fixed annuity payments each year for the remainder of your life. If you wish, you can have the payments go to a family member or friend instead.

Bridges for Peace (BFP) works with the National Christian Foundation (NCF) to offer CGAs to our donors.

NCF has an extremely prudent investment policy that provides maximum security for all CGAs we issue, and CGAs are typically reinsured. But security and stability are only two of the many benefits you'll experience with a CGA.



Make a charitable contribution

You make a gift(s) to BFP to fund your CGA. You can give cash (checks), publicly-traded securities, and other non-cash assets.



Receive CGA payments

Payments are made quarterly, semiannually, or annually – via check or directly into your bank account.



Recommend grants to BFP

Contact organizations you may know who provide funding to support your favorite charity project(s) through BFP.

Reasons to consider a CGA

- **Tax savings**
You generally qualify for an immediate income tax deduction.
- **Support for BFP**
BFP can receive grants immediately.
- **Regular payments**
A CGA provides fixed payments for life with rates generally higher than CDs.
- **Christian values**
Grants will ultimately be directed to charities that align with your values.
- **Flexibility**
Use a single CGA to benefit your favorite BFP project.

Request your free CGA illustration today.

Call us at 800.566.1998 to or Email postmaster@bfpusa.org get started.

Frequently asked questions

How much money is required to set up a CGA with BFP?

We offer CGAs beginning as low as \$10,000.

At what age may I establish a CGA with BFP?

Immediate or deferred payment CGAs are offered to those at least the age of 50. Those under 50 may establish only a deferred payment CGA, with payments beginning when they reach at least the age of 50.

What types of CGAs does BFP offer?

We offer CGA payments benefiting up to two people. Payments may be immediate or deferred to a future date. You even have the option to decide later when future payments will start, possibly when additional income is needed.

How much will I receive?

We use the payout rates recommended by the American Council on Gift Annuities. Payout rates are calculated based on your age(s) and whether the payments are immediate or deferred. The greater the age(s) when the CGA is established and the longer payments are deferred, the higher your payout rate. See the table on this page for payout rates.

Case study

Mark and Katherine are both 75 years old, retired, and troubled by the low interest rates on their fixed-income investments (CDs, bonds, and money market funds). Still, they wanted to financially support charities.

Upon learning about a CGA with BFP, Mark and Katherine decide to fund a CGA with appreciated publicly-traded securities valued at \$25,000. They receive an immediate income tax deduction for a portion of the gift and fixed periodic payments of \$1,375 per year for life (5.5% of \$25,000). Part of each payment is tax-free and the capital gains tax is reduced and spread out over several years. Based on Mark and Katherine's life expectancy, they are projected to receive a total of \$30,153 while at the same time making a generous gift to the mission of their favorite charities.

CGAs provided this family the ability to make a gift and receive payments for life that exceeded their original gift, while generously supporting the mission of BFP.

Sample payout rates

Single Person

AGE	RATE
50	4.0%
55	4.3%
60	4.7%
65	5.1%
70	5.6%
75	6.2%
80	7.3%
85	8.3%
90+	9.5%

Two People

AGE	RATE
50/50	3.7%
55/55	3.9%
60/60	4.1%
65/65	4.5%
70/70	5.0%
75/75	5.5%
80/80	6.2%
85/85	7.3%
90/90	9.1%

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