



## Blessing Israel



**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.

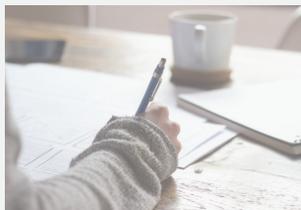
Bridges for Peace (BFP) works with the National Christian Foundation (NCF) to offer CGAs to our donors.

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 to NCF to fund your CGA. You can give cash (checks) or publicly-traded securities.



### Receive CGA payments

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



### Recommend grants to BFP

You go online on NCF's website to recommend grants to support the charitable work of 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 BFP, a charity that aligns with your values.
- **Flexibility**  
Unlike a trust, you can establish a CGA without a lawyer.

**Request your free CGA illustration today.**

Call us at 800.566.1998 or email [legacy@bfpusa.org](mailto:legacy@bfpusa.org) to get started.

## Frequently asked questions

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

NCF offers CGAs beginning as low as \$10,000.

### At what age may I establish a CGA with NCF?

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 NCF offer?

NCF offers CGA payments benefitting 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 78 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 NCF, Mark and Katherine decided 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 \$1,250 per year for life (5.0% 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 \$27,412.

A CGA 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	3.3%
55	3.7%
60	3.9%
65	4.2%
70	4.7%
75	5.4%
80	6.5%
85	7.6%
90+	8.6%

### Two People

AGE	RATE
50/50	2.7%
55/55	3.1%
60/60	3.6%
65/65	3.8%
70/70	4.2%
75/75	4.6%
80/80	5.4%
85/85	6.5%
90/90	8.2%

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