



CHARITABLE GIFT ANNUITY

Life Income Gifts

are a win-win for you and your family as well as CC.

This type of gift provides you with income for life or for a specified period of years and leaves the principal to the college later.

Some of the best ways to support 91.5 KRCC are through life income gifts. One option, a charitable gift annuity (CGA), allows you to make a gift and receive a fixed income for the rest of your life. Here's how:

In return for a transfer of cash or other property, CC agrees to pay a fixed sum for a period measured by one or two lives. The payout rate depends on your age at the time of the gift – ranging from 5.1 percent at age 70 for one life to 9 percent at age 90 for one life. If you choose to defer your payments, these rates may be substantially higher. You will receive a charitable deduction for your gift, and a substantial portion of your annual payment is tax free for the remainder of your life expectancy. This portion can range from 50 to 80 percent. When the annuitant/s pass away, CC will receive the remainder of the annuity for any purpose designated by the donor/s.

Many donors choose to purchase a CGA each year as the rates increase with age. This is called “laddering” and helps to create a steady fixed income that stays current with inflation.

Immediate Gift Annuity

You can make your gift, take a deduction, and begin receiving annuity payments right away; usually offered for donors who are age 65 or older. See the rate chart for an example.

Deferred Gift Annuity

Usually advantageous for younger donors (50+), or older donors who wish to wait for a higher payout. You can take an immediate deduction and defer payments. Your payout will continue to grow until you choose to receive them.

Flexible Gift Annuity

This is like a deferred gift annuity, but includes a donor-directed option to delay the payments. The longer you defer payments, the higher the effective rate you will receive.

To see what a CGA would look like for you, [contact us for a personalized illustration.](#)

Let's Talk

Download Future Gift Intention



Current payout rates for a single life CGA based on one's age. For a two-life rate, please contact the Office of Gift Planning.

Age	Rate	Age	Rate	Age	Rate
5-10	2.0	50	3.7	73	5.5
11-15	2.1	51-52	3.8	74	5.7
16-19	2.2	53-54	3.9	75	5.8
20-23	2.3	55	4.0	76	6.0
24-26	2.4	56-57	4.1	77	6.2
27-29	2.5	58	4.2	78	6.4
30-32	2.6	59	4.3	79	6.6
33-34	2.7	60-61	4.4	80	6.8
35-36	2.8	62-63	4.5	81	7.0
37-38	2.9	64	4.6	82	7.2
39-40	3.0	65	4.7	83	7.4
41-42	3.1	66-67	4.8	84	7.6
43	3.2	68	4.9	85	7.8
44-45	3.3	69	5.0	86	8.0
46	3.4	70	5.1	87	8.2
47	3.5	71	5.3	88	8.4
48-49	3.6	72	5.4	89	8.7
				90+	9.0