

Frequently Asked Questions

What is the minimum amount needed to establish a Charitable Gift Annuity with the Foundation?

A CGA can be established with \$5,000. At that level, annual, semi-annual, or quarterly payments are possible; higher amounts may qualify for monthly payments.

Who can benefit from the charitable portion of my CGA at the death of the annuitant?

The charitable portion of your gift annuity can create a legacy permanent fund at the Christian Church Foundation for the benefit of your favorite Disciples ministries. The charitable portion may also be distributed, outright, to one or more of your favorite Disciples causes.

How old must I be to establish a CGA?

Immediate pay CGAs are well suited for annuitants who are 60 and above. Due to the fixed nature of the annuity payments, they are a good fit for annuitants looking for income stability.

If I later find I need the funds I used to establish the CGA, is a refund possible?

No, gifts to establish a CGA are irrevocable. For a donor not comfortable making an irrevocable gift, the Foundation may have other charitable options.

I'm interested - How do I learn more?

Call us at (800) 668-8016 or email us at gifts@ccf.disciples.org with "Charitable Gift Annuity" in the subject line. We will send you a free, no-obligation proposal that will help you decide if a Charitable Gift Annuity is right for you.

Payout Rates

Below are the annuity rates for single and two-life annuities at a sampling of ages. These are the maximum rates, suggested by the American Council on Gift Annuities, which were effective at the date of this brochure. To verify current rates or see a free, confidential proposal, contact the Foundation at (800) 668-8016 or at gifts@ccf.disciples.org.

Single Life Gift Annuity			
Age	Rate	Age	Rate
60	5.2	75	7.0
65	5.7	80	8.1
70	6.3	85	9.1
72	6.6	90	10.1

Two-Life Gift Annuity			
Ages	Rate	Ages	Rate
60/62	4.7	72/75	5.9
60/65	4.8	75/75	6.2
65/70	5.2	77/80	6.7
68/70	5.4	82/85	7.6
70/73	5.7	88/90	9.4

Annuity rates and tax information are current as of January 2024.



1099 N. Meridian St., Suite 700, P.O. Box 1007
Indianapolis, IN 46206-1007
(800) 668-8016 Fax (317) 635-1991
www.christianchurchfoundation.org
gifts@ccf.disciples.org
02242000

A Guide to a

Charitable Gift Annuity

The Gift That Pays For Life



Helping Disciples Make a Difference

The Charitable Gift Annuity

The Charitable Gift Annuity (CGA) is the most popular charitable life-income gift and is easy to understand and complete.

A CGA combines lifetime annuity payments with an irrevocable charitable gift. It provides dependable, fixed annuity payments to one or two persons, and at death funds a gift to the ministry(ies) chosen by the CGA donor. An immediate income tax deduction is possible for the charitable portion of the CGA.

The payout rates for CGAs, suggested by the American Council on Gift Annuities (ACGA), use current mortality and investment rates. Donors may choose the ACGA suggested rate or a lower rate. A lower rate provides for a higher income tax deduction, lower taxable payment and a larger gift for ministry.

The benefits of a CGA include:

- Dependable, fixed annuity payments
- Possible increased cash flow
- Charitable income tax deduction
- Partial tax-free payments
- Future gift to ministry
- Reduced taxes depending on funding

Ideal candidates for a CGA include:

- Charitably-minded Disciples
- Seniors who want the stability of fixed payments
- Those looking to reduce taxable income

Meet Gwen Runner, a CGA donor

Gwen Runner, a lifelong Disciple, was first introduced to the Christian Church Foundation in 2000. She had been considering her financial options in retirement. On her first visit with the Foundation, Gwen stated she felt comfortable and at ease; she could tell that the staff was knowledgeable and there was no high pressure sales pitch. The focus was on what was right for Gwen and her future.

After thinking things over for a few days, Gwen says, “I chose to do a Charitable Gift Annuity because, looking at my total financial picture, it seemed to make the most sense. It was very easy to set up, the records they keep are perfect, and any time I have a question about anything, all I have to do is pick up the phone and it’s right at their fingertips. The income is helpful, but the feeling that you get by giving this money to the church is hard to describe. If it wasn’t for the Foundation and my Charitable Gift Annuities, my financial picture would be entirely different today.”



A Charitable Gift Annuity, or life-income gift, means Gwen will receive fixed annuity payments from her CGAs for the rest of her life. Gwen stated, “I’ve always been a church goer and I’ve always believed in tithing, or more if you could, and I still do. If it wasn’t for the Foundation, I don’t know where I’d be today.” Gwen’s Charitable Gift Annuities allow her to continue her charitable giving in the fashion she has her entire life.

At the end of Gwen’s lifetime, ministries of her choosing will receive her legacy gifts. Gwen has confidence that her gifts will go where she has directed, commenting, “After my lifetime, I trust them completely to manage my gifts. It is all in writing and they work with me, answer my questions, and they are honest to goodness good people doing great work.” For more than 20 years, Gwen has received fixed annuity payments and had peace of mind knowing that her faith and legacy will continue through her gifts for many years to come because of her Charitable Gift Annuities.

A Charitable Gift Annuity can
help you leave a legacy gift
AND
support your retirement needs or
the needs of someone you love!