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IRA ROLLOVER TO GIFT ANNUITY

Helping You Increase Your
Income and Giving



Do you own an IRA?

Would you like to give more to charity
but need the retirement income?

Have you considered a charitable gift
annuity in the past but weren't ready?

If you answered "yes" to these
questions, now is an excellent
time to consider a charitable gift
annuity with our organization –
and the Secure 2.0 Act provides
a once-in-a-lifetime way to do
so with a *tax-free distribution*
from your IRA!

What Is a Charitable Gift Annuity?

A charitable gift annuity (CGA) is a
contract between you and our
organization – in exchange for your
charitable gift, we agree to pay you
a fixed income for your lifetime.
Upon your passing, the annuity
ceases and the remaining principal
is used to further our mission.

Benefits of a Charitable Gift Annuity

- Lifetime income and financial security
- Attractive payment rates
- Opportunity to support our work

How Does the Charitable Gift Annuity Work?

A charitable gift annuity (CGA) is a
simple written agreement signed
by you and our organization. Once
you contribute cash from your IRA,
the CGA begins to make monthly
or quarterly payments to you for
your lifetime. The payment rate is
based on your age to your nearest
birthday.

May We Help You?

To learn more, please contact us.
We would welcome the opportunity
to answer further questions and
work with you.

What the Secure 2.0 Act Provides

- Once-in-a-lifetime *tax-free* distribution from your IRA for a gift annuity
- Maximum allowable distribution amount of \$53,000 in 2023
- Lifetime income payments of 5% or greater
- Lowers your taxable estate

Other Considerations

- Charitable gift annuities may be set up to pay income to you or your spouse
- Under the act's provisions, you must be 70 1/2 or older to take advantage of this opportunity
- A charitable gift annuity is a general obligation of our organization and is backed by all of our assets

Is This Strategy Right for You?

If you would like to increase your retirement income and leave an impactful gift to our organization, then the charitable gift annuity is a worthwhile option to consider.

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