

New Charitable Gift Annuity Rates

Deborah Hospital Foundation's long-standing Charitable Gift Annuity (CGA) program enables donors to make a gift, while boosting their current income. A Deborah CGA is an agreement between a donor and Deborah Hospital Foundation which provides the donor a fixed income stream for life in exchange for a donation of cash, stock, or other assets.

Earlier this summer, the American Council on Gift Annuities announced an increase of its suggested maximum payout rates for Charitable Gift Annuities to the donor. This increase is the first change to the rates since 2012, and provides donors with more income than they could receive in previous years. The new, generous rates make charitable gift annuities an even smarter option than ever before. Here is how a CGA with Deborah works:

1. A charitable gift annuity allows you to make a gift to Deborah, and receive fixed payments for as long as you live.
2. A CGA contract between you and Deborah states the payment amount and terms. The

rate is based on your age and when you would like to receive payments (minimum age to establish a CGA at Deborah is 60).

3. If you do not need the income immediately, you can defer payments to a specified age, providing you with a higher deferred payout rate.
4. Funding your gift annuity with appreciated assets, such as securities, can give you even more benefits. You will receive a federal income tax charitable deduction (when you itemize) in the year the gift is made, and eliminate part of the capital gains tax you would have paid if you sold your assets.
5. CGAs can be established for one or two beneficiaries, allowing you to provide for a loved one.

For a personalized, no obligation illustration of how a charitable gift annuity can benefit both you and Deborah Hospital Foundation, call Ellen Krivchenia at 609-893-0100 or email her at ekrivchenia@DeborahFoundation.org.

New payout

	New Rate effective 7/1/18
Age 60	4.7%
Age 70	5.6%
Age 80	7.3%
Age 90	9.5%

Rates increase each year (at every age) of life, beginning at age 60. For a complete list of new rates, contact Ellen Krivchenia, or visit our website at www.DeborahFoundation.org.

A charitable gift annuity will help Deborah save lives for years to come.