

# CHARITABLE GIFT ANNUITIES

## Current rates for CGAs as of Jan. 1, 2016

AGE	RATE
50 .....	3.7%
51-52 .....	3.8%
53-54 .....	3.9%
55 .....	4.0%
56-57 .....	4.1%
58 .....	4.2%
59 .....	4.3%
60-61 .....	4.4%
62-63 .....	4.5%
64 .....	4.6%
65 .....	4.7%
66-67 .....	4.8%
68 .....	4.9%
69 .....	5.0%
70 .....	5.1%
71 .....	5.3%
72 .....	5.4%
73 .....	5.5%
74 .....	5.7%
75 .....	5.8%
76 .....	6.0%
77 .....	6.2%
78 .....	6.4%
79 .....	6.6%
80 .....	6.8%
81 .....	7.0%
82 .....	7.2%
83 .....	7.4%
84 .....	7.6%
85 .....	7.8%
86 .....	8.0%
87 .....	8.2%
88 .....	8.4%
89 .....	8.7%
90 and over.....	9.0%

With a Charitable Gift Annuity it is possible to make a gift that is not only a noteworthy contribution to Deborah, but also a simple way to obtain a fixed, lifetime income, for one or two individuals. You also receive a significant current tax deduction. Your gift will benefit you throughout your life as well as those in need of Deborah's life-saving care.

The way this works is a simple legal agreement is established between you and Deborah in return for gifts of cash or stocks. You then receive quarterly payments that can never be outlived. These payments are unaffected by the ups and downs of the economy and stock market and will never change.

The good news is, the older you are the higher the rate you will receive. You can establish a CGA with as little as \$5,000. We can help you chose the Charitable Gift Annuity that is right for you.

**We are here to help you and answer any questions you may have.  
Please contact us at the Deborah Foundation 609-893-0100.**

Our no obligation,  
personalized  
illustrations will provide  
you with all the  
information you need to  
decide if a gift annuity  
is right for you.



Ellen Krivchenia  
Individual and Legacy Giving Officer