

CHARITABLE GIFT ANNUITY

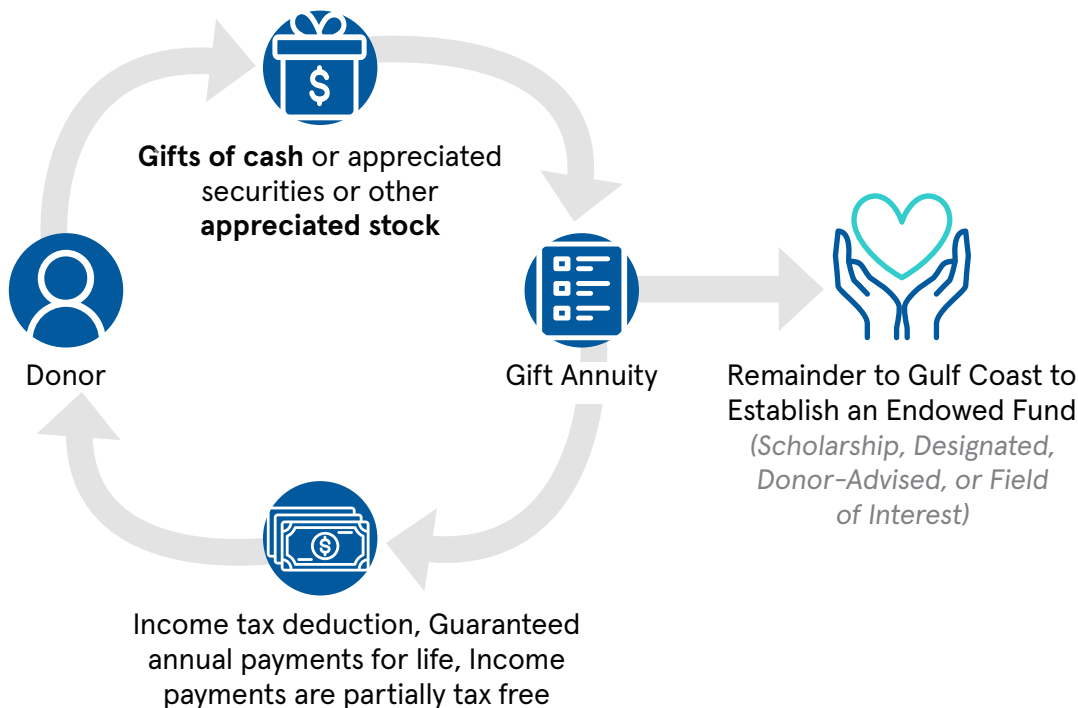
CGA

Create Impact. Enjoy Income.

A Charitable Gift Annuity (CGA) is a simple way to support the causes you care about while receiving a fixed income for life. Payments are based on age and Gulf Coast Community Foundation uses the American Council of Gift Annuities suggested maximum rates as a guide. At the end of your life, any remainder of the annuity will benefit an Endowed Fund at Gulf Coast to support the causes of your choice. *Tip: You also have the ability to choose a Deferred Charitable Gift Annuity, meaning that you start receiving income payments at a later date, giving you the option of enjoying a higher rate of return and higher deduction.*

CGA beneficiaries are typically you, as the donor, a spouse, or could be others such as children, siblings, friends, or employees.

HOW IT WORKS



FAST FACTS

- **Minimum Amount:**
\$50,000
- **Minimum Age for Payments:**
60 years old
- Rates are dependent upon age
- Single or two-life options
- Payments can be deferred for a higher rate and charitable deduction
- You can fund a CGA for another annuitant from an estate

GULF COAST COMMUNITY FOUNDATION

WHY SHOULD YOU CONSIDER A CHARITABLE GIFT ANNUITY?



Give with Heart. Plan with Confidence.

You'll receive a guaranteed stream of income, a charitable deduction, and support your favorite causes upon passing.

Add Purpose to Your Portfolio.

A CGA helps diversify your retirement income.

Stable Income. No Surprises.

You'll receive fixed payments that are unaffected by interest rates or stock market fluctuations.

Give Now. Benefit Later.

You are ready to make a gift now, but don't need the income until a later date (deferred option).

CGA RATES

*As of January 1, 2024, reconfirmed May 19, 2025
Gulf Coast utilizes the American Council on Gift Annuities
suggested maximum rates which are based on age.*

Age	One-Life CGA Rate
60	5.2%
65	5.7%
70	6.3%
75	7.0%
80	8.1%
85	9.1%
90+	10.1%

Charitable Gift Annuity rates are based on the age(s) of the beneficiary(ies) - they may be structured to make payments to one or two people for their lifetimes. The rates above are for immediate-payment annuities - multiply the rate by the amount of your gift (minimum \$50,000) to calculate your fixed annual payment. Payments may be deferred for a higher rate of return and deduction. For two beneficiaries of different ages and/or for a deferred payment CGA, you can request a personalized illustration. *This table is for general guidance only - rates may differ slightly based on beneficiaries' birth dates.*

Ready to learn more? Let's Connect!

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