

# Charitable Gift Annuities

Many people who desire to financially support charities they care about have chosen a giving vehicle called a Charitable Gift Annuity (CGA). This simple arrangement involves a charitable gift and an ongoing income; individuals can give, while also receiving a permanent income stream for life. CGAs are often an excellent fit for anyone who lives on a fixed income or is concerned about outliving their retirement — but still wants to live generously.

## How CGA's Work

1. You make a charitable contribution to fund your CGA (part of which is tax deductible). You can give cash or publicly traded securities.
2. You receive fixed payments each year (monthly, quarterly, or annual) via check or directly into your bank account.
3. Your gift goes on to support the charity throughout your lifetime, after which the remaining value benefits your favorite charity.



**"Every generous  
act and every  
perfect gift is from  
above..."  
James 1:17a**



**WATER STREET  
MISSION**

Restored to be restorers

# Advantages of a Charitable Gift Annuity

**They're simple.** CGAs are very easy to arrange.

**They're secure.** Your giving is certain, and you'll receive a fixed income payment each year.

**They're tax-wise.** When you give through a CGA, you'll receive an immediate income tax deduction for a portion of the amount you give. Plus, a percentage of the fixed income is tax free for the duration of your projected life expectancy.

**They bring peace.** A CGA offers the satisfaction of knowing you can support organizations you care about during your lifetime, while still living comfortably.

It also assures any remaining gift will bless the organizations you care about after you're gone.

**They can help you leave a legacy.** By including a charity in your estate plan, you can impact lives, during and after your life.

Charitable Gift Annuities are a popular way to practice good stewardship because they're a single tool that blesses everyone involved.

**Receive an income for life and support a charitable organization at the same time.**

**Water Street Mission**  
210 South Prince Street  
Lancaster, PA 17603  
(717) 393-7709  
[wsm.christianwill.org](http://wsm.christianwill.org)

This material has been prepared to provide general information regarding the subject matter covered. It is not intended to serve as legal, tax, or other financial advice. You should consult with your own attorney, CPA, or other advisor regarding your specific circumstance.

