

UJA-Federation of New York cares for Jews everywhere and New Yorkers of all backgrounds, responds to crises close to home and far away, and shapes our Jewish future.



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Planned Giving & Endowments
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UJA-FEDERATION OF NEW YORK

CHARITABLE GIFT ANNUITY PROGRAM

FOR THE BENEFIT XXXXXXXXXX

Your information goes here.

➤ **I think I've heard of a charitable gift annuity before. What exactly is it?**

A charitable gift annuity (CGA) enables you to give charitable contributions to xxxxxxxxxxxxxxxx and receive financial benefits for yourself. When you create a CGA, you will receive guaranteed income for life, and the potential for an immediate tax deduction and future tax savings. In fact, because of these benefits, many donors find that a CGA enables them to give more philanthropically than they ever thought possible.

➤ **Do I have to be wealthy to create a CGA?**

No. The minimum amount required to set up a CGA is only \$10,000. And with the tax savings and guaranteed income from a CGA, you may find that it is easy to make a substantial charitable contribution to xxxxxxxxxxxxxxxx.

➤ **How does the CGA program work?**

UJA-Federation of New York administers the program on behalf of many charities, including xxxxxxxxxxxxxxxx. Annuity payments made to you will come from UJA-Federation, and ultimately, 90 percent of the remainder value will go to xxxxxxxxxxxx. The remaining 10 percent will go to UJA-Federation, which supports the entire Jewish community, and helps cover the administration of the CGA program.

➤ **How do I create a CGA?**

Creating a CGA is very simple. It is an agreement between you and UJA-Federation. As part of the agreement, UJA-Federation is obligated to pay you an annual income for life, based on your age, starting at age 65.

➤ **What are the benefits?**

With a CGA, you have the opportunity to lock in a high fixed rate of return for life and the potential for immediate tax deductions. You can also make a lasting impact on the community you care so much about. Because annuity payments begin at age 65, a CGA can be a useful retirement-planning vehicle.

For those younger than 65, a deferred CGA may be established to yield potential immediate tax deductions, as well as retirement security for the future.

Two-life CGAs are also available. In this case, the annual income payments usually continue through the last survivor's lifetime.

CHARITABLE GIFT ANNUITY RATES	
Age	Rate*
65	5.3 %
70	5.8 %
75	6.5 %
80	7.5 %
85	8.4 %
90+	9.8 %

**Sample rates shown are for one-life charitable gift annuities. Two-life and deferred gift annuities are also available.*

To receive more information about CGAs and other types of planned gifts, contact plannedgiving@ujafedny.org or 212.836.1247.