



INFAITH INSIGHTS

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Charitable Gift Annuities: Clients Support Charities & Receive Retirement Income

You may have heard Tom Hegna say that “fixed income is the secret to retirement happiness.” The author and financial expert was featured at Thrivent’s Summer Academy program across the country. If Tom’s statement rings true in your practice, you’ll want to know about fixed income solutions for charitably-minded clients.

Consider charitable gift annuities, one of the most popular planned giving options in the U.S. Your client gives cash or securities to InFaith Community Foundation, and in turn, receives a lifelong stream of income payments. Charitable gift annuities can provide immediate income and deferral options are available. Ongoing quarterly payments remain constant, regardless of investment performance. At death, the remaining assets are directed to the donor’s custom donor advised fund and supports automatic annual support to selected charities over time.

Financial Associate Joe Lang and Financial Consultant Ron Mohr have partnered with InFaith to establish charitable gift annuities for their clients. They both find it boosts their credibility with clients to have InFaith a phone call away. [Read more.](#)

Five Facts About Charitable Gift Annuities

Here are some quick facts about charitable gift annuities you can use in conversation with clients:

1. Donors claim a tax deduction in the year their gift is made and, if needed, may carry forward an additional number of years.
2. Part of the gift annuity income is typically free from taxes.
3. Clients may also consider using the income stream from a charitable gift annuity to pay premiums for long term care insurance or life insurance.
4. Gifts of long-term appreciated securities bypass capital gains taxes.
5. Pre-retirees considering a deferred charitable gift annuity should know that the longer they wait to draw income, the higher the payout rate. Payout rates are based on donor’s age using [American Council on Gift Annuities recommended rates.](#)

Tools You Can Use

Visit our website for [steps to creating a charitable gift annuity](#) and more. Our charitable gift annuities [product sheet](#) shares benefits and donor stories, which might help you to think of specific client prospects. Use our [gift calculator](#) to show clients the tax advantages and impact of their gifts.

For more detailed custom gift illustrations based on circumstances of specific clients, contact an InFaith gift planner at 800-365-4172.

InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, gifts are tailored to each donor’s charitable interests and financial circumstances. InFaith Community Foundation is a proven steward of these gifts, earning consistently high ratings from Charitable Navigator for sound fiscal management and GuideStar for transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities.

inFaithFound.org | p 800-365-4172 | 625 Fourth Avenue South Suite 1500, Minneapolis, Minnesota 55415

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RESOURCES

[Contact a Gift Planner](#)
inFaithFound.org
[FR Resources Webpage](#)

Follow InFaith Community Foundation on [Facebook](#) and [Twitter](#).

Mark your calendars for our September webinar titled, “**Tools and Resources for Financial Advisors.**” Learn more on [our website.](#)

Get to know your [InFaith Gift Planners](#)

Charitable Gift Annuities [One-Pager](#)

[Did you see our article in Thrivent Magazine’s September issue on Giving Circles? It can be read here.](#)