

Charitable Gift Annuities-

A charitable gift that gives back to you

A Charitable Gift Annuity (CGA) through the Catholic United Financial Foundation is both a charitable gift to your favorite charity and an investment that provides you an annual fixed return for life. The CGA is a contract between you (the Donor) and the Catholic United Financial Foundation. Your lifetime payments from your CGA come directly from the Foundation. The Foundation manages both your gift and investment with products from Catholic United Financial. You establish your annuity by transferring cash or property to the Foundation in exchange for tax



advantages and a lifetime stream of income during retirement. When you pass away, the charity or charities you designate are guaranteed to receive a gift. One of the key differences of a Catholic United Financial CGA is that we fund a deferred annuity with a portion of your original investment to ensure that there is a minimum gift available to your charity. Your gift amount grows each year of your life as the annuity continues. The payout rate of your income varies and is calculated by factoring in your age, timing of the payouts and the gift policies of the foundation.

A Charitable Gift Annuity (CGA) makes sense if...

- You are 65 or older.
- You plan to make gifts to one or more charities as part of your will or estate.
- You need or want to receive a fixed annual payout for life during your retirement (which may also continue during your surviving spouse's life).
- You would benefit from the income tax deduction from making a charitable gift.
- You have appreciated assets or capital gains in a taxable account that you want to move or transfer.

Key Overall Benefits

- Future support of your favorite chosen charity or charities is ensured
- Steady, guaranteed lifetime payments
- Highest available charitable income tax deduction*
- Preferential treatment of capital gains tax*
- Savings on gift or estate taxes*

Basic Guidelines

- Minimum Gift Amount \$10,000
- Can be funded by cash, securities (stocks and bonds) or property
- Monthly, quarterly or annual payments can start immediately or be deferred to any age

*Catholic United Financial and the Catholic United Financial Foundation do not provide tax or legal advice. Please consult your personal or legal advisor with questions about your specific situation.

Why Choose Catholic United Financial Foundation?

Our program provides both a GUARANTEED gift to your chosen charity and a GUARANTEED income stream to you!

EXAMPLE:

■ \$10,000 Investment

Start-up or ongoing fees

Guaranteed Minimum Gift to charity

Ensures Gift to your charity

Immediate Tax Deduction Amount

Catholic United Financial Foundation

0%

Starts at \$6,000

Yes

Higher

Typical Charitable Gift Annuity

1% - 5%

No Guarantee

No

Lower

An example:

Mary Jones is 75 years old and wants to leave a significant gift to support her parish Church and school. She also would like to receive an annual income during her life from the funds she has set aside for the parish gift. Mary invests \$100,000 in a Catholic United Financial Foundation, Charitable Gift Annuity.

- She will receive \$3,000 every year for as long as she lives, a portion of which will be tax free.
- She will also receive a charitable tax deduction equal to \$72,201 that will be available for her to claim depending on her tax situation.
- In order to insure her gift, \$60,000 of her initial investment will be placed in a Catholic United Financial deferred annuity. That \$60,000 gift will grow each year Mary is alive, providing a guaranteed gift to her parish.
- Mary receives guaranteed income for life, while her parish is guaranteed to receive a minimum gift thanks to Mary's generosity.

To request a personal Charitable Gift Annuity illustration

Contact your Catholic United Financial Sales Representative for more information on charitable giving strategies and estate plans that can help support your favorite charities. Or contact Robert Heuermann, Executive Director of the Catholic United Financial Foundation, for more information about Charitable Gifts Annuities.

Call your local Sales Representative to schedule a no-obligation appointment today. Find your local contact by visiting www.catholicunitedfinancial.org.

**For illustrative purposes only. Catholic United Financial and the Catholic United Financial Foundation are not permitted to provide tax or legal advice.*

Consult your personal tax or legal advisor with questions about your specific situation.

The Charitable Gift Annuity described herein is offered solely by Catholic United Financial Foundation (EIN:41-1893463). Issuance of charitable gift annuities is regulated under Minnesota Securities Statute 80A.45 Section 201(7). A qualified charitable gift annuity is not insurance under the laws of Wisconsin or Iowa and is not subject to regulation by the commissioner of insurance of Wisconsin or Iowa or protected by an insurance guaranty fund or an insurance guaranty association. Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

Catholic United Financial
FOUNDATION
 Together, we can make a difference.

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