

CHARITABLE GIFT ANNUITIES

- ◆ Offer an immediate charitable income tax deduction
- ◆ Provide a fixed annual income to you
- ◆ Result in a partial tax-free return of principle on each payment received
- ◆ Ensure that charities have a steady and permanent stream of income
- ◆ Annuity payments may be made quarterly or annually via direct deposit
- ◆ CGA minimums:
 - \$10,000 to add to an existing endowment with MCF
 - \$30,000 to create a new endowment

About Madison Community Foundation

Madison Community Foundation (MCF) uses its local knowledge and assets to inspire giving, support meaningful initiatives and connect people for the common good. Since 1942, MCF has been connecting generous donors like you with causes they care about most, helping them make a positive difference now and far into the future.

MCF is made up of gifts from thousands of donors over the course of the Foundation's history. We help individuals, families, and businesses create personal giving strategies, establish funds to make the most of their charitable resources and fulfill their philanthropic dreams. The expertise of MCF Board and staff gives donors the power of a private foundation without the administrative burdens or expense.

MCF awards more than \$10 million a year from the earnings of those gifts as grants and scholarships to nonprofit organizations throughout Dane County and beyond. MCF also awards Community Impact Grants through a competitive process each year, with distributions coming from a pool of unrestricted funds.

We intend to be here forever. As steward for the gifts that come to us, we invest for growth and income, providing resources for our fundholders and the community forever.



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www.madisongives.org



CHARITABLE GIFT ANNUITY (CGA)

Give a legacy gift that gives back to you during your lifetime and to your favorite charity forever

Using our local knowledge and assets to inspire giving, support meaningful initiatives, and connect people for the common good since 1942

Benefits Donor and Community

A Charitable Gift Annuity is a simple agreement between a donor and the Madison Community Foundation Board of Governors.

It is a unique opportunity to make a tax-deductible gift while receiving a lifetime annual income from that gift.

The remainder of the CGA either creates an endowment or is added to an existing endowment to benefit a particular charity at Madison Community Foundation.

Individualized to your Situation

A Charitable Gift Annuity is an irrevocable gift using cash, stock, or other assets.

An annuity may be created for one or two people, and annuity payments may begin immediately or can be deferred to a later time.

CGA Rates Current Rates*

One Life

Age	Rate
60**	4.4%
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90 & over	9.0%

Two Lives

Age	Rate
60/65	4.0%
65/70	4.4%
70/75	4.8%
75/80	5.3%
80/85	6.1%
85/90	7.3%
90/95	8.8%

*Madison Community Foundation follows rates established by the American Council on Gift Annuities, last updated 1/1/2012

** Minimum age for establishing a Madison Community Foundation Charitable Gift Annuity

Create a CGA

A Step-by-Step Guide

1. Contact your favorite charity and tell them you wish to create a CGA at MCF for their benefit OR call the MCF office directly at (608) 232-1763.
2. Provide your full name, birth date, amount of gift and type of asset (i.e. cash, stock, etc.)
3. A projection packet will be created for you to review which includes annuity payments and estimated tax savings.
4. Meet with MCF representatives and a representative of the charity (if applicable) to review the packet.
5. Sign paperwork, arrange annuity payments and make the gift to MCF.

For more information

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Vice President

Finance & Planned Giving
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