

Charitable Gift Annuities

A Charitable Gift Annuity (CGA) is a simple and rewarding way to support Tanager while receiving fixed income for life. Your gift provides future support for Tanager's mission, and in return, you receive guaranteed payments and potential tax advantages.

- Receive guaranteed lifetime income.
- Enjoy attractive fixed payout rates.
- Support Tanager's programs and mission.
- Benefit from an immediate charitable deduction.
- Leave a lasting legacy for children and families.

What is a Charitable Gift Annuity?

A charitable gift annuity is a simple contract between you and Tanager. You make a gift of cash or appreciated assets, and in exchange, Tanager provides you with fixed payments for life. After your lifetime (and your spouse's, if applicable), the remainder supports Tanager's vital programs.

How it Works

- You make a gift of cash or appreciated securities to Tanager.
- Tanager agrees to pay you (and/or another beneficiary) a fixed income for life.
- You receive an immediate charitable tax deduction for a portion of your gift.
- After your lifetime, the remaining funds benefit Tanager's mission.

Example of a Charitable Gift Annuity Gift

Mark, age 70, contributes \$50,000 to establish a charitable gift annuity with Tanager. He receives fixed lifetime payments, an immediate charitable deduction, and peace of mind knowing the remainder will help children and families in need.



Charitable Gift Annuities, cont'd

Types of Charitable Gift Annuities

There are several types of CGAs, each designed to fit different donor needs and timelines:

Immediate Gift Annuity:
Payments begin right away, typically within one year of the gift.

Deferred Gift Annuity:
Payments start at a future date, often after retirement, allowing higher payout rates and larger deductions.

Flexible (Deferred) Gift Annuity:
Lets you decide later when payments begin, giving you control based on future income needs.

Benefits of a Charitable Gift Annuity

- Fixed lifetime income for one or two beneficiaries.
- Immediate charitable income tax deduction.
- Partial tax-free income for a period of years.
- Attractive payout rates based on your age.
- Avoid capital gains tax on gifts of appreciated securities.
- Simple to establish — no legal trust required.
- Meaningful and lasting support for Tanager's mission.

Sample Charitable Gift Annuity Rate (for Illustration Only)

Age	Single Life Rate	Two Life Rate
65	5.7%	5.4%
70	6.3%	5.9%
75	7%	6.5%
80	8.1%	7.2%



Charitable Gift Annuities, cont'd

“I’ve always believed in the power of supporting children and families. With my charitable gift annuity, I can continue that support while also knowing my income is secure for life. It’s a wonderful feeling to give back and plan for the future at the same time.”

How to Establish a Charitable Gift Annuity

1. Contact Tanager’s Philanthropy Office to discuss rates and options.
2. Choose the annuity type and beneficiaries.
3. Make your gift (cash or appreciated assets).
4. Receive a written agreement outlining payments and benefits.
5. Enjoy lifelong income while supporting Tanager’s mission.

Tanager
2309 C Street SW; Cedar Rapids, IA 52404

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This information is not intended as legal or tax advice. Please consult your professional advisors before making a gift.

Please visit www.tanagerplace.org/donate for more information on all ways to give, or contact the Tanager Philanthropy team at: (319) 365-9164 or philanthropy@tanagerplace.org.