

# Charitable Gift Annuity

*A gift that secures lifetime income and shares the gospel*

A Charitable Gift Annuity (CGA) is a dual-purpose gift that can help balance your need for predictable income with your desire to make a gift to support your favorite Cru ministries or missionaries.

When you fund a CGA with cash or publicly traded securities, you make a gift to the ministry and receive an income from Cru Foundation. It's a win-win for many people.

## Benefits and Features

- Immediate tax-deductible gift
- Designate your gift to a Cru ministry, project, or for missionary staff
- Attractive pay-out rates & regular income
- Flexible terms to fit your unique situation

## How does the CGA work?

- 1) *To begin, contact our team and request an illustration.* We'll better understand your wishes and illustrate a CGA that matches your needs (\$5,000 minimum).
- 2) You apply using the application form. Along with the application form you also send a check or authorize the transfer of stock to fund it (we'll send instructions).
- 3) We both sign the CGA agreement to commence with the gift and annuity, we'll also reply with the projected tax deduction amount and other details for your files.
- 4) You will receive your first quarterly check within a few months for an immediate CGA, or at the beginning of the deferral date for a deferred CGA.
- 5) At the end of the CGA term the charitable remainder is deposited with the ministry according to your wishes.

When we create a CGA for you, our commitment is a legally binding agreement, one that we've never broken in our nearly seven decades of ministry. And our obligation is backed by the assets of Cru, one of the largest ministries in the world. You will have the peace of mind knowing that your gift is professionally managed and creating lasting impact.

**Please reach out with any questions about creating a charitable gift annuity. We look forward to serving you.**