

# Get Paid to Give

## Charitable Gift Annuities



Every cancer. Every life.®

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I believe more people should take advantage of the planned giving options that exist. This is truly a win-win. I never knew the joy I would feel in giving money away. It is overwhelmingly and completely the right thing to do.



Richard Bacik chose to create a CGA to save taxes and receive additional income at a high rate that will never change.

Richard's family has been impacted by cancer. His daughter and half-sister are both cancer survivors. One year after making his gift, he found out he had cancer. Now cancer free, he treasures every moment with his children and grandchildren.

### How Does A CGA Work?

An American Cancer Society charitable gift annuity (CGA) is a simple arrangement between you and the American Cancer Society that offers you fixed payments for life, along with substantial tax benefits.

1. You make a gift of cash or securities to the American Cancer Society for a gift annuity contract.
2. In return, the American Cancer Society provides fixed payments for life to you or any person you choose.
3. You receive an immediate income tax deduction for your gift, and a portion of your annuity payment is tax-free.
4. Payments can begin right away or be postponed until a future time for a higher rate.

### What Are the Benefits?

Benefits may include:

- **Fixed payments to you for life at rates as high as 10.1%, based on your age**
- Lower or defer capital gains tax by funding your gift annuity with appreciated assets rather than cash
- Increased retirement income
- Secure, lifetime income that will never change
- Immediate and future income tax savings
- Satisfaction that you are helping to save lives from cancer through your generous and impactful gift

### How Safe Are CGAs?

CGA payments are a legal obligation of American Cancer Society, Inc., and are backed by our total assets.

Each year, an independent actuarial firm verifies that appropriate reserves have been set aside to meet gift annuity obligations.

**If you are age 70½ or older, you can create a CGA with a one-time, tax-free, qualified charitable distribution of up to \$55,000 from your IRA. Contact us to learn more.**

# Highest Rates in Over a Decade!



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**I am here today because someone in the past was able to do cancer research.**

— **Anita Casazza**

Anita Casazza and her late husband, John, have been generous supporters helping us end cancer as we know it. Anita has created multiple CGAs with the American Cancer Society to ensure financial security for herself and loved ones.

## Single-person Gift Annuity Rates\*

Your Age	Your Rate
<b>90+</b>	<b>10.1%</b>
89	9.9%
88	9.7%
87	9.5%
86	9.3%
<b>85</b>	<b>9.1%</b>
84	8.9%
83	8.7%
82	8.5%
81	8.3%
<b>80</b>	<b>8.1%</b>
79	7.8%
78	7.6%
77	7.4%
76	7.2%
<b>75</b>	<b>7.0%</b>
74	6.8%
73	6.7%
72	6.6%
71	6.4%
<b>70</b>	<b>6.3%</b>
69	6.2%
68	6.1%
67	5.9%
66	5.8%
<b>65</b>	<b>5.7%</b>
64	5.6%
63	5.4%
62	5.4%
61	5.3%
<b>60</b>	<b>5.2%</b>

### Saving Lives From Cancer

The American Cancer Society is improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support, so everyone has an opportunity to prevent, detect, treat, and survive cancer.

### Leading The Fight

The burden of cancer is unacceptably high, but we are making progress. Our work has contributed to a 34% decline in the cancer death rate since 1991, leading to 4.8 million lives saved.

Your support through a CGA fuels our funding of thousands of researchers, 53 of whom have received the Nobel Prize.

Help us end cancer as we know it, for everyone.

\*Current rates as of January 1, 2024. Charitable gift annuities (CGA) are offered by the American Cancer Society, Inc., in all states. A CGA should not be construed as an investment. South Dakota: CGAs are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance. Oklahoma: A CGA is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. New York: CGA rates may differ and are subject to change.

This information does not represent legal or tax advice on the consequences of your gift. Seek the advice from your own legal, tax, or other professional advisors.



Every cancer. Every life.®

**Give with confidence to the American Cancer Society.**



[cancer.org/plannedgiving](https://cancer.org/plannedgiving)