

Charitable Gift Annuity

Giving through a Charitable Gift Annuity allows you to arrange a generous gift to your community, while providing an income source that you can count on for the rest of your life.

How it works

- You make an irrevocable gift of \$10,000 or more to the Women's Fund for the Fox Valley Region - you can give cash, appreciated stocks, real estate or other assets.
- With the help of the Community Foundation for the Fox Valley Region, we will set up a contract with you that combines immediate or deferred annuity payments with a deferred charitable gift. Gift annuities can be set up for one person or designed to make payments for the life of a second person, such as a spouse, as well.
- You receive a stream of income that is fixed, regardless of market conditions.
- You also receive an immediate tax deduction for the charitable portion of your gift.
- Upon your death we will set up a special fund in your name, in the name of your family, or in honor of any person or organization you choose, or you may direct your gift to unrestricted use by the Women's Fund.
- Our professional program staff considers your charitable wishes and determines the areas of community need affecting women and girls that would be most impacted by grants from your gift.
- Our board issues grants in the name of the fund you establish (if you prefer, grants can be made anonymously).
- We handle all the administrative details.
- Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing the needs of women and girls. Your gift - and all future earnings from your gift - is a permanent source of community capital, helping to create long-term social change.

Ten reasons people choose to give through the Women's Fund

One

We are a **local organization** with deep roots in the community.

Two

Our professional staff has **broad expertise** regarding community issues and needs

Three

We provide highly **personalized service** tailored to each individual's charitable and financial interests.

Four

Our funds help people **invest in the women's issues** they care about most.

Five

We accept a wide **variety of assets**, and in partnership with the Community Foundation, can facilitate even the most complex forms of giving.

Six

We partner with **professional advisors** to create highly effective approaches to charitable giving.

Seven

We offer maximum **tax advantage** for most gifts under federal law.

Eight

We **multiply the impact** of gift dollars by pooling them with other gifts and grants.

Nine

We build **endowment funds** that benefit the community forever and help create personal legacies.

Ten

We are a **community leader**, convening agencies and coordinating resources to create positive change.

More Benefits

Income from your Charitable Gift Annuity may add up to more than the interest and dividends you earned from holding the assets. You can use this income to augment your own lifestyle, or that of someone else: a sibling, a dependent parent, a friend or a former employee. You or a loved one can start receiving annuity payments immediately, or defer them to increase your charitable income tax deduction. A portion of the income may be a tax-free return of principal, while some is taxed as ordinary income or capital gains.

A Charitable Gift Annuity reduces estate assets and may reduce estate taxes. Plus, it's easier to set up than a charitable trust and is backed by the general assets of the Community Foundation for the Fox Valley Region.

The amount of the annuity paid and the tax deduction received depends on the age of the recipient and the size of the gift and age at which the annuity payments begin.

Benefits of a \$10,000 Gift Annuity			
Donor's Current Age	Recipient's Annual Payment	Tax-Free Portion of Income	Charitable Deduction
65	\$600	\$318	\$3,656
70	\$650	\$375	\$4,036
75	\$710	\$444	\$4,499
80	\$800	\$537	\$4,956
85	\$950	\$693	\$5,294
90	\$1,130	\$867	\$5,754

Calculations provided for illustration only. Actual benefits may vary depending upon the timing of the gift.

For more information, or to request a personal Charitable Gift Annuity calculation, contact the Women's Fund at (920) 830-1290.