

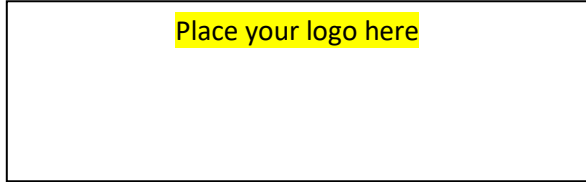
Annuity Rates

Charitable Gift Annuity Rates- Effective January 1, 2024

Age	Rate
55	4.8%
56	4.9%
57	4.9%
58	5.0%
59	5.1%
60	5.2%
61	5.3%
62	5.4%
63	5.4%
64	5.6%
65	5.7%
66	5.8%

Age	Rate
67	5.9%
68	6.1%
69	6.2%
70	6.3%
71	6.4%
72	6.6%
73	6.7%
74	6.8%
75	7.0%
76	7.2%
77	7.4%
78	7.6%

Age	Rate
79	7.8%
80	8.1%
81	8.3%
82	8.5%
83	8.7%
84	8.9%
85	9.1%
86	9.3%
87	9.5%
88	9.7%
89	9.9%
90+	10.1%



As a part of its ongoing mission to foster stewardship in the **your diocese name here** is pleased to announce that it is offering the Catholic Gift Annuity Program administered by the Catholic Extension Society.

What is a Catholic Gift Annuity? A Catholic gift annuity is an arrangement that permits a donor to make a gift to the Archdiocese while retaining a stream of fixed income payments for the donor’s life. Any balance remaining in the annuity after the death of the donor then passes to the Archdiocesan ministry, church, or school chosen by the donor.

What are the Benefits? The primary benefit of a Catholic annuity is that the donor receives a fixed payment for life, no matter how long he or she may live. A portion of the payments are tax-free for a specified time. Further, because the donor is making a gift to the Archdiocese, a portion of the amount paid for the annuity is an immediate deductible charitable gift for income tax purposes, as allowable by IRS rules.

The donor would also have the satisfaction of knowing that a gift today will be used to support future Catholics in the **your diocese name here**.

For more information or to create your own Charitable Gift Annuity, please contact:

Your contact name
Your title

Your address
City, State ZIP

phone number
email address

Gift Annuity Calculations – Examples of Summary of Benefits

Individual-Immediate Cash Gift

ASSUMPTIONS

Beneficiary Age(s)	70
Gift Amount	\$10,000.00
Gift Date	1/1/2024
Payment Rate	6.3 %
Payment Schedule	Quarter End

BENEFITS

Charitable Deduction	\$4,016.50
Annual Payment	\$630.00
Tax Free Portion	\$376.11
Ordinary Income	\$253.89

After 15.9 years, the entire annuity becomes ordinary income. Partial payments for the year of gift will depend on the timing of your gift.

IRS Discount Rate is 5.8 %

To calculate your benefits that fits your potential gift, visit:

catholicgiftannuity.org

Click here for the Gift Calculator

Two-Life Immediate Cash Gift

ASSUMPTIONS

Beneficiary Age(s)	80, 78
Gift Amount	\$10,000.00
Gift Date	1/1/2024
Payment Rate	6.8 %
Payment Schedule	Quarter End

BENEFITS

Charitable Deduction	\$4,045.90
Annual Payment	\$680.00
Tax Free Portion	\$444.04
Ordinary Income	\$235.96

After 13.4 years, the entire annuity becomes ordinary income. Partial payments for the year of gift will depend on the timing of your gift.

IRS Discount Rate is 5.8%

Individual Deferred Stock Gift

ASSUMPTIONS

Beneficiary Age(s)	60
Gift Amount	\$10,000.00
Cost Basis	\$6,000.00
Gift Date	1/1/2024
Date of First Payment	12/31/2033
Payment Rate	9.9 %
Payment Schedule	Quarter End

BENEFITS

Charitable Deduction	\$5,295.70
Annual Payment	\$990.00
Tax Free Portion	\$177.60
Capital Gain Income	\$118.41
Ordinary Income	\$693.99

After 15.9 years, the entire annuity becomes ordinary income. Total reportable capital gain of \$1,881.72 must be reported over 15.9 years.

IRS Discount Rate is 5.8 %

All the calculations provided are estimates of gift benefits; your actual benefits may vary.