



**Soroptimist International
of the Americas**
1709 Spruce Street
Philadelphia, PA 19103 USA

**Erica Cheslock, Director
of Donor Relations**
215-893-9000 ext. 143
erica@soroptimist.org

Charitable Gift Annuity

Some of the best ways to support Soroptimist International of the Americas, Inc. are through life-income gifts. This type of gift helps you make a substantial offering to Soroptimist International of the Americas, Inc. while increasing your income. A life-income gift provides you with income for life or a specified period of years and leaves the principal to the School later.

There are many options for a gift that ways you income. A popular option, and one that does not require an attorney, is a Charitable Gift Annuity (CGA). A CGA is a simple contract between you and Soroptimist International of the Americas, Inc. You can convert appreciated stock that isn't paying a dividend – or another underperforming asset like a savings account, money market fund or CD bearing little or no interest – into a CGA. You'll receive payments for life and an immediate tax deduction for a portion of your gift.

There's a CGA option for everyone. If you're still working, you can fund an annuity today and schedule to receive payments when you plan to retire. If you're nearing retirement or already retired, you have the option of deferring your payments a bit longer or receiving them right away.

Immediate Gift Annuity

You can make your gift, take a deduction, and begin receiving annuity payments right away; usually offered for donors who are age 60 or older.

Deferred Gift Annuity

Usually advantageous for younger donors, you can take an immediate deduction and defer payments for retirement.

Flexible Gift Annuity

This is like a deferred gift annuity, with a donor-directed option to delay the payments. The longer you defer payments, the higher the effective rate you will receive.

To see what a CGA would look like for you, contact us for a personalized illustration.