

## CHARITABLE GIFT ANNUITY

Imagine being able to complete a meaningful contribution to Hamilton College while increasing your income and saving taxes. Yes, a life-income gift provides payments to you for life, an income tax deduction and possible capital gains tax savings. The remaining principal will be used by Hamilton according to your wishes.

The most popular of the options is the charitable gift annuity (CGA), a simple contract between you and Hamilton College. You can convert appreciated stock that isn't paying a dividend – or an underperforming asset such as a savings account, money market fund or CD bearing little 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.

### **Immediate Gift Annuity**

You can make your gift, take a deduction, and begin receiving annuity payments right away; usually donors who are age 65 or older.

### **Deferred Gift Annuity**

Advantageous for younger donors, you take an immediate income tax deduction and defer payments for retirement, maximizing the benefit of the income tax deduction and growing the fixed payments.

### **Flexible Gift Annuity**

Type of a deferred gift annuity, with a donor-directed option to begin the payments on one of several dates. The longer you defer payments, the higher the fixed rate you will receive.

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