



175 YEARS
 Jewish Family and Children's Services

Caring for our Bay Area Community, Always

It's a WIN-WIN! Create a Charitable Gift Annuity Today

Strengthen your community while providing for yourself or loved ones

For 175 years, generations of caring people like you have turned their deep-rooted values into action to uplift one another and build a stronger, more resilient community through Jewish Family and Children's Services.

With a charitable gift annuity (CGA), you can make a meaningful gift to Jewish Family and Children's Services and receive dependable payments for life, plus immediate tax benefits.

How Do Charitable Gift Annuities Work?

A charitable gift annuity (CGA) is set up through a simple contract.

You agree to make a gift to JFCS and we, in return, agree to pay you (and someone else, if you choose) a fixed amount each year for the rest of your life. Any balance is used to support JFCS' community safety net.

You decide whether the CGA will benefit you or you and a loved one and when you would like payments to start—right away or at a later date.

A portion of your gift that funds the CGA may qualify for an immediate tax deduction, and a portion of your annuity payments may be treated as tax-free income.

The CGA will provide dependable income in your retirement years; no matter how the market fluctuates, your payment will be steady and predictable.

ANNUITY RATES

ANNUITANT'S AGE	ANNUITY RATE*
65	5.7%
70	6.3%
75	7.0%
80	8.1%
85	9.1%
90+	10.1%

*These rates are effective as of January 1, 2024, and are subject to change. Rates are even higher after tax savings. Two-life rates are available. Deferred annuities may interest younger donors.



Benefits to You

- Income for life for you and/or a loved one.
- An immediate income tax deduction for a portion of your contribution.
- Favorable capital gains treatment if funding the annuity with appreciated securities.
- Flexibility to start payments immediately or defer to a later date.
- Favorable payout rates—as shown in the rate table.
- Peace of mind from knowing your investment is backed by JFCS and not subject to market fluctuations.
- Contribute to building a strong community today and for generations to come.

Contact us to request a personal illustration to see the payments and tax benefits you could receive.

Get in Touch

If you are interested in learning more or establishing a charitable gift annuity, please contact us:

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Planned Giving

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Or visit www.jfcs.org/cga.

Thank you for your caring support.

As with all important financial decisions, you may want to consult legal and financial professionals for advice.

Ways to Fund a CGA

- The minimum gift is \$10,000.
- You can fund your gift annuity with cash or appreciated stock.
- As of 2023, those 70½ or older can use a qualified charitable distribution (QCD) from an individual retirement account (IRA) to fund a CGA once in their lifetime.

If you are under the age of 65, a deferred annuity will allow you to make your gift now and receive payments in the future.