

# The Power of a Charitable Gift Annuity (CGA)

## A Simple Way to Give, While Receiving Income for Life

A **Charitable Gift Annuity (CGA)** is a powerful way to support Dakota State University while also creating a reliable stream of income for yourself — or you and your spouse — for life.

It's philanthropy with purpose and security.

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## How a CGA Works

When you establish a CGA with the **DSU Foundation**, you:

1. **Make a gift** (cash, stock, or other qualifying assets) to the Foundation
2. **Receive guaranteed payments** for life
3. **Support DSU students and programs** through your future charitable gift

Part of your gift provides you with lifetime payments.

The remaining portion becomes a future gift that strengthens DSU.

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## Key Benefits

### **Guaranteed Lifetime Income**

You receive fixed payments for life — regardless of market conditions.

### **Tax Advantages**

Most CGAs provide a portion of payments that may be tax-free.

You may also receive an immediate charitable income tax deduction.

### **Higher Yields**

Payments are often more favorable than CDs or municipal bonds.

### **Legacy Impact**

Your gift creates scholarships, supports programs, and shapes DSU's future.

### **Peace of Mind**

Income is backed by the assets of the DSU Foundation.

## What Assets Can Be Used?

- ✓ Cash
  - ✓ Long-term appreciated stock or mutual funds
  - ✓ Real estate (reviewed case-by-case)
  - ✓ Maturing CDs and bonds
  - ✓ IRA charitable strategies (for eligible donors)
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## Minimums & Eligibility

**Minimum gift:** \$10,000

**Minimum age:** 65

**Under 65?** Deferred CGAs are available

**Two-Life CGAs:** Available for spouses or partners

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## ACGA Recommended Rates (2024–2025)

Age (One Life)	Rate	Two Lives (Same Age)	Rate
65	5.70%	65–65	5.00%
70	6.30%	70–70	5.50%
75	7.00%	75–75	6.20%
80	8.10%	80–80	6.90%
85	9.10%	85–85	8.10%
90	10.10%*	90–90	9.80%

\*Rate cap per Council on Charitable Gift Annuities

## Who Should Consider a CGA?

- ✓ Individuals with maturing CDs
  - ✓ Donors wanting a stable income
  - ✓ Retirees looking for higher returns
  - ✓ Those seeking tax efficiency
  - ✓ Anyone wanting to make a meaningful gift
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## Start a Conversation — It's Simple & Personal

A CGA is not a sales conversation.

It's a values conversation.

We're here to listen, model options, and help you explore what fits your goals.

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## Contact the DSU Foundation

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