



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.

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.

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

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.

Contact the DSU Foundation

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