

## How a CGA Helps CWJC Today

A Charitable Gift Annuity (CGA) is seen by many as a gift that benefits the donor first and eventually your ministry. Actually, when you set up a CGA you are doing more than making a promise to give --- you have actually given the money.

Unlike a Certificate of Deposit (CD) at a bank, you do not get the money back at a future date. However, you *do* receive an annual payment as a result of the CGA during your lifetime, and at your death the money is immediately available for CWJC's use.

Even though CWJC cannot use the money during your lifetime, the knowledge and assurance that it will be there in the future is tremendously helpful. The confidence this provides CWJC can allow us to maintain and even grow our ministry efforts. Knowing that this financial support is there for the future allows us to focus on ministry **today!**

So, while you benefit from a CGA in terms of a charitable deduction and an annual payout for life (*and at rates well above today's CD rates*); you are providing a future benefit to CWJC that helps us focus on the needs before us.

If you would like a confidential, no obligation quote for a CGA, please let us know. There is no risk and no cost. Just send your name, address and birth date, to The WMU Foundation, and they will have a proposal prepared specifically for you.

For more information visit the WMU Foundation website at [www.wmufoundation.com](http://www.wmufoundation.com); or contact David George at the WMU Foundation at [dgeorge@wmu.org](mailto:dgeorge@wmu.org) or 205-408-5525.

- Minimum amount of CGA is \$10,000
- Minimum age to establish a CGA is 65\*  
*\*If younger than 65, initial payment from the CGA must be deferred until reaching age 65.*