



CHARITABLE GIFT ANNUITY

Life Income Gifts

are a win-win for you and your family as well as CC.

This type of gift provides you with income for life or for a specified period of years and leaves the principal to the college later.

Some of the best ways to support Colorado College are through life income gifts. One option, a charitable gift annuity (CGA), allows you to make a gift and receive a fixed income for the rest of your life. Here's how:

In return for a transfer of cash or other property, CC agrees to pay a fixed sum for a period measured by one or two lives. The payout rate depends on your age at the time of the gift — ranging from 5.1 percent at age 70 for one life to 9 percent at age 90 for one life. If you choose to defer your payments, these rates may be substantially higher. You will receive a charitable deduction for your gift, and a substantial portion of your annual payment is tax free for the remainder of your life expectancy. This portion can range from 50 to 80 percent. When the annuitant/s pass away, CC will receive the remainder of the annuity for any purpose designated by the donor/s.

Many donors choose to purchase a CGA each year as the rates increase with age. This is called “laddering” and helps to create a steady fixed income that stays current with inflation.

Immediate Gift Annuity

You can make your gift, take a deduction, and begin receiving annuity payments right away; usually offered for donors who are age 65 or older. See the rate chart for an example.

[Let's Talk](#)

[Download Future Gift Intention](#)

Deferred Gift Annuity

Usually advantageous for younger donors (50+), or older donors who wish to wait for a higher payout. You can take an immediate deduction and defer payments. Your payout will continue to grow until you choose to receive them.

Flexible Gift Annuity

This is like a deferred gift annuity, but includes a donor-directed option to delay the payments. The longer you defer payments, the higher the effective rate you will receive.

To see what a CGA would look like for you, [contact us for a personalized illustration.](#)

Current payout rates for a single life CGA based on one's age. For a two-life rate, please contact the Office of Gift Planning.

Age	Rate	Age	Rate	Age	Rate
60	4.50%	74	5.80%	88	8.70%
61	4.50%	75	6.00%	89	8.90%
62	4.60%	76	6.10%	90	9.10%
63	4.70%	77	6.30%	91	9.10%
64	4.80%	78	6.50%	92	9.10%
65	4.80%	79	6.80%	93	9.10%
66	4.90%	80	7.00%	94	9.10%
67	5.00%	81	7.20%	95	9.10%
68	5.10%	82	7.50%	96	9.10%
69	5.20%	83	7.70%	97	9.10%
70	5.30%	84	7.90%	98	9.10%
71	5.40%	85	8.10%	99	9.10%
72	5.50%	86	8.30%	100	9.10%
73	5.70%	87	8.50%		