



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](#)

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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
5-15	3.0	59	4.6	76	6.4
16-20	3.1	60-61	4.7	77	6.6
21-24	3.2	62	4.8	78	6.8
25-28	3.3	63	4.9	79	7.1
29-34	3.4	64	5.0	80	7.3
35-38	3.5	65	5.1	81	7.5
39-41	3.6	66	5.2	82	7.7
42-44	3.7	67-68	5.3	83	7.9
45-47	3.8	69	5.4	84	8.1
48-49	3.9	70	5.6	85	8.3
50-51	4.0	71	5.7	86	8.5
52-53	4.1	72	5.8	87	8.7
54	4.2	73	5.9	88	8.9
55-56	4.3	74	6.1	89	9.2
57	4.4	75	6.2	90+	9.5
58	4.5				