CHARITABLE GIFT ANNUITY

Increase charitable impact and lifetime income

A Charitable Gift Annuity (CGA) is a simple agreement that provides fixed income for life and leaves a lasting gift to the charities you love.

Benefits of a CGA

If you have a heart to give but also want a source of income, a CGA with NCF may be a great choice. It's a simple arrangement – a charitable gift and an annuity. You make the gift (part of which is tax deductible) and then receive fixed annuity payments each year for the remainder of your life.

Dependable income for life

Receive fixed payments (for yourself or someone you designate) each year.

Give with purpose and aligned with your values

Support approved charities and causes in NCF's database.

Create lasting charitable impact

Support one or more nonprofits with a charitable gift.

Maximize your giving through tax efficiencies

In most cases, a portion of your gift will qualify for a charitable deduction.

A CGA may be a good fit if you:

- Desire dependable, fixed income for life on a payment schedule that works for you (or the person you designate)
- Are at least 50 years or older and have a heart for giving but would also like to receive immediate or deferred payments for life
- Are under 50 but would like to establish payments for later in life while also supporting charity
- Are 70½ and want to make a qualified charitable distribution from your IRA to fund a CGA for yourself and/or your spouse (an election you can make one time)

NCF National Christian Foundation®

ncfgiving.com/cga | (800) 681-6223

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How it works

A CGA offers many of the benefits of more complex giving strategies – without the complexity. NCF will guide you through a simple agreement, completed in just a few pages.

Make a gift

Fund your CGA with a minimum of $25,000 cash, appreciated assets, or even a qualified charitable distribution from your IRA.

Receive lifetime payments

You (or someone you designate) receive fixed payments for life – providing consistency you can count on.

Continue to support your favorite charity

NCF manages its CGA program in a way that often allows it to grant a portion of your gift to a charity (or charities) of your choosing soon after you fund your CGA.

Sample payout rates

Payout rates, recommended by the American Council on Gift Annuities, are calculated based on your age(s) and whether the payments are immediate or deferred. The greater the age(s) when the CGA is established and the longer payments are deferred, the higher your payout rate.

AGE	1-PERSON RATE	2-PERSON RATE
50	4.6%	4.3%
55	4.8%	4.4%
60	5.2%	4.7%
65	5.7%	5.0%
70	6.3%	5.5%
75	7.0%	6.2%
80	8.1%	6.9%
85	9.1%	8.1%
90+	10.1%	9.9%

These rates are current for 2026.

The NCF difference

With decades of experience and a deep commitment to biblical generosity, NCF helps you establish your CGA, walking you through the process, so your resources have lasting ministry impact.

$25B+
Giver-recommended grants sent to charities since 1982

30K+
Individuals and families with a Giving Fund

94%
Givers we serve who would recommend us to a friend

180+
Generous communities served by NCF

Learn more →
ncfgiving.com/cga