



Support Your MOAA Charities

Charitable Gift Annuities

A charitable gift annuity assures you a quarterly income for life in addition to a sizeable charitable income tax deduction. In exchange for an irrevocable transfer of cash or securities, the MOAA Scholarship Fund agrees to pay a specified annuity to the donor and/or another beneficiary. Benefits include:

Qualify for a federal income tax deduction. Deductions may vary modestly depending on the timing of your gift. Note that deductions for this and other gifts of cash and non-appreciated property will be limited to 50% of your adjusted gross income. For gifts of long-term appreciated property, deductions will be limited to 30% of your adjusted gross income in any one year. You may, if necessary, take unused deductions of this kind over the next five years, subject to the same adjusted gross income percentage limitation.

Receive a fixed income in quarterly installments each year for life. Additionally, part of each year's payments will be tax-free for a specific number of years. Payment rates and length of tax-free years vary with the age of the beneficiary or beneficiaries.

Potential for reduced probate costs and estate tax on your estate. Appreciated securities avoid capital gains tax on the appreciated value of the security on that part of the property that is considered a gift.

For a personalized breakdown of how a charitable gift annuity could work for you or more information regarding charitable gift annuities, please call our Development office at **(800) 234-6622, ext. 169** or email **moaasf@moaa.org**