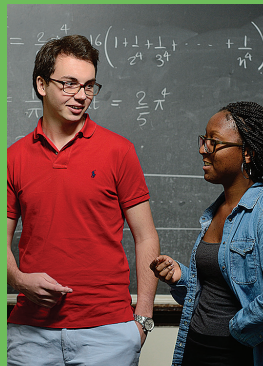


# Give through a Charitable Gift Annuity

## A GIFT THAT PAYS YOU BACK

If you're considering ways to fulfill your philanthropic goals while exploring options for income, a Johns Hopkins charitable gift annuity may be right for you. A charitable gift annuity provides lifetime income to you or others and future support to Johns Hopkins.



# Make a World of Difference

## **What are the advantages of a Johns Hopkins charitable gift annuity?**

When you establish a Johns Hopkins charitable gift annuity (CGA), you receive guaranteed income for you and/or a loved one for life, along with several tax benefits. These include an immediate income tax deduction for the value of your gift, partially tax-free income, and favorable treatment of capital gains if you donate appreciated securities.

## **How does a CGA work?**

In return for your gift of \$10,000 or more in cash or appreciated securities, Johns Hopkins enters into a simple contract with you, invests the funds, and pays up to two beneficiaries fixed income for life, at a rate based on the ages of the beneficiaries. Income beneficiaries must be at least age 60 for payments to begin, and payments can start immediately or be deferred. At the passing of the last beneficiary, the remaining funds support the area of Johns Hopkins that you selected.

## **So, someone else can receive payments?**

Yes. One or two individuals, including you if you wish, can receive the income payments. A CGA to benefit someone else can be funded during your lifetime or through your estate plan.

## **How is the payment rate set?**

Johns Hopkins follows the recommended rates of return, based on age, determined by the American Council on Gift Annuities. If you wish, you can choose a lower rate that will yield a higher income tax deduction. The payments remain fixed for life.

## **What if I want to delay payments?**

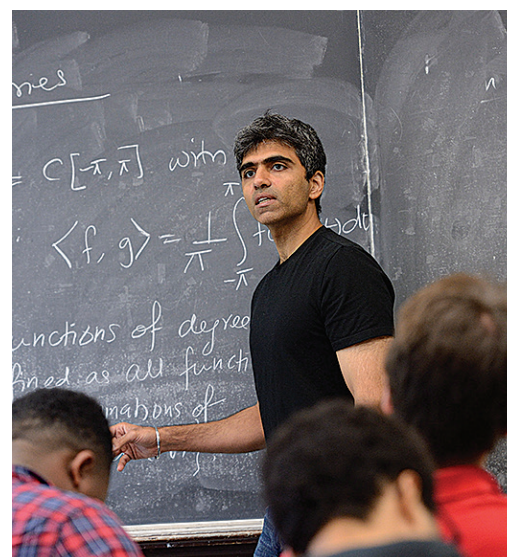
A deferred CGA and a flexible CGA allow payments to start later. By delaying payments, you receive a higher payment than from an immediate CGA.

## **How is my CGA invested and managed?**

The Johns Hopkins Office of Investment Management and the Board of Trustees Committee on Investments oversee the investment of our CGAs, a robust, long-standing program of approximately 800 CGA contracts. Johns Hopkins partners with TIAA Kaspick for asset management, timely administration, and informative reporting.

## **How do I move forward?**

Contact the Office of Gift Planning to speak with a gift planning advisor, who will discuss your philanthropic goals and financial objectives and prepare a sample CGA proposal based on your age and a specified gift amount.



## **CONTACT US**

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Johns Hopkins does not provide tax, legal, or financial advice. Please consult your own advisors regarding your specific situation.