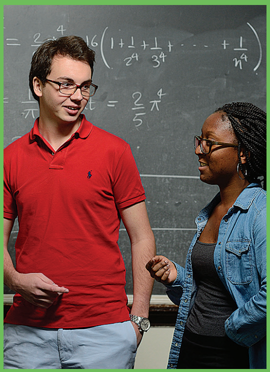
Johns Hopkins
University & Medicine

**Office of Gift Planning**

# 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 could include an immediate income tax deduction for the value of your gift and partially tax-free income.

**How does a CGA work?**
In return for your gift of $10,000 or more, 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 at the passing of the last beneficiary, the remaining funds support the area of Johns Hopkins that you selected.

**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 and receive 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.

**What assets can be used to fund a CGA, other than cash?**
You can fund your CGA with appreciated securities and receive favorable treatment of capital gains. If you are 70½ or older, you can also fund your CGA with a one-time qualified charitable distribution of up to $55,000 (indexed annually for inflation) directly from your IRA. The distribution to establish your CGA is excluded from your taxable income, thereby reducing your adjusted gross income. The annuity payments start within one year and can be made to you, your spouse, or both of you together.

**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. 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, funding assets, and a specified gift amount.

**CONTACT US**
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