




# INCREASE RETIREMENT INCOME *with a* DEFERRED CHARITABLE GIFT ANNUITY

Dan Clark, J.D.

**A Charitable Gift Annuity (CGA) allows you to support EWTN while receiving reliable income for life.** Did you know that deferring your income payments could significantly increase your payout rate and enhance your retirement income?

By funding a Deferred CGA, you make your gift now but delay income payments to a future date, often aligning with your expected retirement or other life event. If you are unsure about choosing a specific date to begin payments, you may select a date range at the time of funding and decide later when to start receiving income.

The longer you wait to begin payments, the higher your payout rate will be when distributions start. Additionally, you qualify for an immediate tax deduction in the year you make the gift (if you itemize deductions). If you are currently in a high-income tax bracket but expect to be in a lower bracket at retirement, deferring payments can also help reduce tax liability.

A Deferred CGA is an excellent way to make a lasting impact at EWTN while securing more retirement income for yourself. 

*To learn more about how this giving option can work for you, contact EWTN's Legacy Giving Office at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com).*



*Daniel F. Clark, J.D., is an EWTN Legacy Giving Advisor. Dan has nearly 30 years of experience helping individuals and families with philanthropic and estate planning. He is available to assist EWTN Family members in the northeast U.S. region with creating a plan that achieves their charitable and estate planning goals. You can reach Dan at [dclark@ewtn.com](mailto:dclark@ewtn.com) or (205) 917-7214.*



## Sample Rates

Age	Immediate	DEFERRED	
		5 Years	10 Years
55	4.8%	6.7%	9.2%
60	5.2%	7.3%	10.2%
65	5.7%	8.1%	11.5%
70	6.3%	9.1%	13.2%
75	7.0%	10.5%	14.8%
80	8.1%	11.7%	16.1%
85	9.1%	12.7%	16.1%