

# CHARITABLE GIFT ANNUITY



## A gift that pays you back

A charitable gift annuity (CGA) with Western Michigan University is a charitable solution for those who are not only committed to supporting WMU, but also desire a stable and regular income. Regardless of the economy, CGAs provide a fixed income for life at rates that are generally higher than CDs; plus, a portion of your payments are often tax-free.

A CGA is a simple arrangement that combines the concept of a charitable gift and an annuity. You make the gift using cash or appreciated stock (part of which is tax deductible), and then you receive fixed annuity payments each year for the remainder of your life. If you wish, you can have the payments go to a family member or friend instead. After, the remainder of your gift will be used to benefit the area at WMU that matters most to you.

## Benefits

### For You:

- Receive an immediate income tax deduction.
- Secure a source of fixed income for you and/or your loved ones.
- Establish a gift annuity with cash, appreciated stock or with a qualified charitable distribution (QCD) from an IRA.
- Schedule payments as direct deposits.
- Recognition as a member(s) of the 1903 Society.

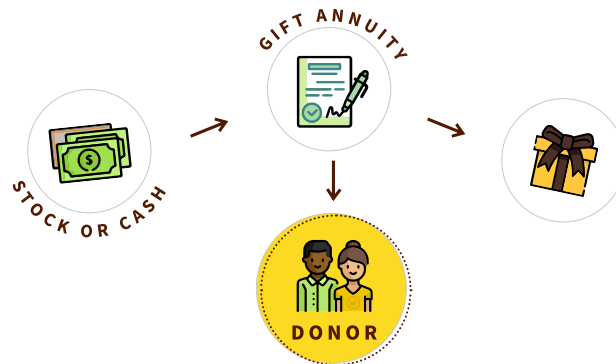
### Sample Rates

Individual		Two People	
Age	Rate*	Age	Rate*
65	5.7%	65/70	5.2%
70	6.3%	70/75	5.8%
80	8.1%	75/85	6.7%

\*Rates determined by the American Council on Gift Annuities and effective as of January 1, 2026.

**For WMU:**

- Ensure that tomorrow's Broncos have access to the resources and support they need to thrive at WMU and beyond graduation.
- Make an impact in an area close to your heart—you can designate your gift to support the college, program or service that's particularly meaningful to you.
- Create or add to an existing endowment fund.

**How It Works:****Get Started Today**

**Contact the Office of Gift Planning for your personalized illustration.** Learn about the payout rates and estimated tax deductions based on your age, the anticipated gift amount and the payment start dates.

**Connect with us:**

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**WESTERN MICHIGAN UNIVERSITY**  
 Gift Planning

*Western Michigan University Foundation (Federal Tax ID Number: 38-2138856) is a tax-exempt charitable organization under section 501(c)(3) of the Internal Revenue Code. Donations are tax deductible as allowed by law. The Office of Gift Planning does not provide legal, tax or financial advice. When considering planning matters, seek the advice of your own legal, tax or financial professionals.*