

# BRIDGE BUILDER SOCIETY

# CHARITABLE GIFT

# ANNUITY (CGA)

## WHAT IS A CHARITABLE GIFT ANNUITY (CGA)?

A CGA is a tax-smart way to support our mission—while receiving fixed income for life.

### TYPES OF CGA:

#### 1. Immediate

- Payments begin right away (as early as 60 days after your gift)
- Ideal for donors looking for current income in retirement

#### 2. Deferred

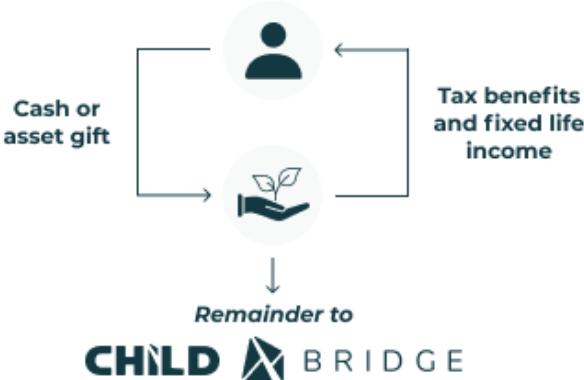
- Choose a future start date for payments (often 5+ years later)
- The longer you defer, the higher your payout rate and potential tax benefits
- Ideal for donors planning for retirement income later

### A CGA GIFT TO CHILD BRIDGE CAN:

- Help find and equip foster, kinship and adoptive families
- Support long-term mission sustainability
- Build long-term security for vulnerable children

## HOW DOES A CGA WORK?

1. You make a gift of cash or appreciated assets to Child Bridge's Permanent Endowment (minimum: \$10,000).
2. You receive reliable income for the rest of your life.
3. The remaining amount supports Child Bridge's mission after your lifetime.



## WHAT ARE THE BENEFITS?

Immediate and Deferred CGAs provide:

- Fixed income for life
- Montana Endowment Tax Credit (METC)
  - 40% of the charitable portion, up to \$15,000 per taxpayer annually (up to \$30,000 for joint filers)
- Potential federal tax deduction for the charitable remainder
- Possible capital gains tax savings when donating appreciated assets

## NOT INTERESTED IN LIFETIME INCOME?

You have the option to relinquish your right to receive income from a CGA after five years from the date the gift.

## JOIN THE BRIDGE BUILDER SOCIETY

When you do a CGA with Child Bridge, you are warmly welcomed into the Bridge Builder Society—a community of visionary supporters committed to lasting change.

### AS A MEMBER, YOU'LL RECEIVE:

- **Welcome Packet**  
Including a personalized certificate, letter, and mission materials.
- **Quarterly Impact Updates**  
Stories that show the difference your legacy is making.
- **Personalized Year-End Recognition**  
A personal note with a recap of your giving impact.
- **Special Invitations**  
To appreciation gatherings or special events.
- **Ongoing Legacy Care**  
We steward your intent with care—even after your gift is fulfilled.



### Let's Explore the Best Gift for You.

We'd love to connect with you about tax-smart giving options that reflect your values.

**Scan the QR Code** or go to [calendly.com/rbrooks-childbridge](https://calendly.com/rbrooks-childbridge) to book a meeting or learn more.