



The Gift That Pays You Income for Life

ALZHEIMER'S  ASSOCIATION®



The Gift That Gives Back

Many of our generous donors wish to offer more support to the Alzheimer's Association but worry about their families and unexpected challenges and expenses. A gift that provides lifetime income could be a good option for you and a loved one.

A charitable gift annuity (CGA) is a wonderful way to give back, and you receive a gift in return. You or a loved one will receive secure, lifetime income now, and you can help us realize our vision of a world without Alzheimer's and all other dementia in the future.

Right now, rates are the highest they've been in over a decade. Your gift annuity offers you additional income, with payments that will never change, and you may receive tax savings as well.

How Does a CGA Work?

- You must be 65 or older when creating your gift annuity, and the minimum gift is \$10,000.
- You or a loved one receive secure, fixed payments for life that will never change, regardless of the economy or fluctuations in the stock market.
- You may avoid or defer capital gains taxes if you create your gift with appreciated assets such as stocks, bonds, mutual funds or real estate.
- You may receive a charitable deduction in the year you create your annuity if you itemize your deductions.
- Your gift provides additional income to you now and will help people facing Alzheimer's or another dementia in the future.

Have an IRA?

If you do and are age 70 $\frac{1}{2}$ and older, you can make a one-time tax-free qualified charitable distribution of up to \$54,000 from your IRA to fund a CGA.

An Ode to My Beloved

“My wife, Rhona, was my soulmate, but after 45 years of marriage, I noticed her struggling. When Rhona was diagnosed with Alzheimer’s disease, it was devastating for our entire family. I became her caregiver, coach and counselor — but most of all, every day, I tried to show her my unconditional love.

For caregivers like me, the Alzheimer’s Association is a lifeline. They provide professional, knowledgeable information and caring support. After Rhona lost her fight with Alzheimer’s, I knew I wanted to do something more.

I funded a charitable gift annuity with the Alzheimer’s Association in honor of Rhona. It’s a great way to help because you are paying yourself back while doing a good deed. I hope, through my gift, I can inspire others to help find a cure for Alzheimer’s.”

— **Fred Bernhardt**



Is a CGA Right for Me?

Check which statements apply to you:

- ☐ I could use additional, guaranteed lifetime income that will never change.
- ☐ I would appreciate the potential income tax savings a CGA can provide.
- ☐ I have stocks, bonds, mutual funds or real estate, which could be used to fund my CGA and may help me save capital gains taxes.
- ☐ I'm 70 $\frac{1}{2}$ or older and could fund my CGA with a one-time, tax-free qualified charitable distribution of up to \$54,000 from my IRA.



If you checked any of the boxes, a CGA could be an opportunity to increase your income and decrease your taxes.

Request Your Illustration

At your request, we're happy to prepare for your consideration a no-obligation customized gift annuity based on your age, number of beneficiaries and when you would like your payments to begin. To learn more, call us at **866.233.5148** or go to **alz.org/cgarates**.

What Will It Take to End Alzheimer's?

Our mission is to lead the way to end Alzheimer's and all other dementia — by accelerating global research, driving risk reduction and early detection and maximizing quality care and support.

A charitable gift annuity is a popular way to give that can help people facing Alzheimer's disease.

In exchange for your irrevocable gift of cash, securities or real estate, the Alzheimer's Association agrees to pay you and/or another person a fixed amount of money for your lifetime.

The amount paid to you annually is a fixed dollar amount calculated as a percentage of your gift, based on your age when the gift annuity is created.

The Alzheimer's Association offers many resources to help you with your planning. Contact us at **866.233.5148** or go to **alz.org/cgarates** to see the rates available to you and schedule a consultation.

Charitable gift annuities may not be available in your state. The Alzheimer's Association adheres to all local, state and federal regulations related to charitable gift annuities. Content is for educational and illustrative purposes only and is not professional, financial, tax or legal advice. It is important to consult with a tax advisor or other professional about your specific situation and whether your gift is deductible or may provide other tax benefits.

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