**DEVELOPMENT SAMPLE LETTER
Download at WatersEdgeServices.org/CGAletter**

Dear [Donor],

[Organization] is grateful for your stewardship and generosity! Your faithfulness has helped [organization] [brief statement describing the impact of your donor’s generosity for your organization].

2 Corinthians 9:6 reminds us that whoever sows generously will also reap generously. We are excited to share some important charitable giving updates for senior adults that, in addition to supporting ministry, have the added benefit of providing income during the lifetimes of the givers.

Congress and the American Council on Gift Annuities have recently enacted changes that make creating a charitable gift annuity especially attractive. These changes include:

**HISTORICALLY HIGH CHARITABLE GIFT ANNUITY (CGA)** **RATES**

In 2022, the American Council on Gift Annuities raised rates, not once, but twice. The result is the highest CGA rate table seen in decades, meaning senior adults can earn fixed income percentages nearly unprecedented in recent history. For seniors looking for a predictable, fixed income stream in an uncertain economic climate, CGAs are a tax-efficient way to secure stable payments to augment your retirement income and support ministry.

**ABILITY TO DIRECTLY TRANSFER IRA FUNDS TO A CHARITABLE GIFT ANNUITY**

For the first time, senior adults age 70 ½ or older can fund a CGA with the pre-tax assets in their IRA through a qualified charitable distribution (sometimes referred to an IRA charitable rollover). An individual can transfer up to $50,000, or a combined $100,000 total, from each spouse’s respective IRA accounts into a single, combined annuity. Please see the enclosed guide from our ministry partner, WatersEdge, for more information on this new giving option.

We could not be more thankful for your commitment to living generously. If you or someone you love is considering a gift of this type, please contact me. You can also reach out to the giving solutions experts at WatersEdge by contacting Holly Blakey at **hblakey@WatersEdgeServices.org** or **405-532-2481.**

Sincerely,

Developers Name
Title/Contact Info