



IRA ROLLOVER TO GIFT ANNUITY

Helping You Increase Your Income and Your Giving

Do you own an IRA?

Would you like to give more to ministry but need the retirement income?

Have you considered a charitable gift annuity in the past but weren't ready?

If you answered “yes” to these questions, now is an excellent time to consider a charitable gift annuity with WatersEdge — and the **Secure 2.0 Act** provides a **once-in-a-lifetime way to do so with a tax-free distribution from your IRA.**

What Is a Charitable Gift Annuity?

A charitable gift annuity (CGA) is a contract between you and WatersEdge. In exchange for your gift to ministry, we agree to pay you a fixed income for your lifetime. Upon your passing, your gift's remaining principal is given to the ministry of your choice.

Benefits of a Charitable Gift Annuity

- Lifetime income and financial security
- Attractive payment rates
- Opportunity to support ministry

How Does a Charitable Gift Annuity Work?

A charitable gift annuity (CGA) is a simple written agreement signed by you and WatersEdge. Once funded with cash from your IRA, your CGA begins making monthly, quarterly or annual payments to you for your lifetime. The payment rate is based on your age to your nearest birthday.



A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.



What the Secure 2.0 Act Provides

- Once-in-a-lifetime tax-free distribution from your IRA for a charitable gift annuity
- Maximum allowable distribution amount of \$54,000; spouses can combine distributions into a single CGA up to \$108,000
- Lifetime income payments of five percent or greater
- Lowers your taxable estate

Other Considerations

- Charitable gift annuities may be set up to pay income to you and/or your spouse
- You must be 70 1/2 or older to take advantage of this opportunity
- A charitable gift annuity is a general obligation of WatersEdge and is backed by all of our assets

Is This Strategy Right for You?

If you seek to increase retirement income and leave a gift to ministry that impact's God's Kingdom, then an IRA-funded charitable gift annuity is a worthwhile option to consider.

We're Here to Help

If you would like to learn more about an IRA-funded CGA or are ready to open an account, start a conversation with our giving solutions professionals at **800-949-9988** or **give@WatersEdge.com**.