

Charitable Gift Annuities

Income for Today, a Legacy for Tomorrow

Establishing a charitable gift annuity benefiting American Farmland Trust through the National Gift Annuity Foundation (NGAF) is an investment that reciprocates. It can offer you and another beneficiary a steady income for life. Additionally, you may be eligible for an immediate income tax deduction. This not only benefits you financially but also significantly contributes to the protection of America's farmland.

How It Works

Charitable Gift Annuity



- American Farmland Trust has chosen to outsource the issuance of charitable gift annuities to the National Gift Annuity Foundation (NGAF).
- You establish an annuity by making an irrevocable transfer of \$20,000 or more in cash, securities, or other assets to NGAF.
- You and up to two beneficiaries will receive annual payments for life at a competitive rate determined by the age of the beneficiaries. The youngest annuitant must be at least 55 years old.
- You can start receiving payments at age 55 or defer them for a year or more. The later you choose to start your payments, the higher the rate you'll receive.
- You will qualify for an immediate tax deduction. If you contribute appreciated assets, you might also be able to save on capital gains taxes.
- After the lifetime of the income beneficiaries, the principal is transferred to American Farmland Trust, furthering our mission of protecting farmland and promoting sustainable agriculture.

How You Benefit

Here are the enhanced benefits of a Charitable Gift Annuity (CGA) through NGAF:

- **Lifetime Income:** You and your chosen beneficiary will receive secure payments for life, providing long-term financial stability.
- **Immediate Tax Benefit:** You are eligible for an immediate income tax deduction for a portion of your donation, which can offer substantial tax savings.
- **Backed by NGAF:** The lifetime annuity is supported by a dedicated reserve and the full financial resources of the National Gift Annuity Foundation, ensuring its reliability.

- **Tax-Efficient Payments:** Your annuity payments are partially ordinary income and partially tax-free. If your gift is made with appreciated property, a portion of your annuity payments may also qualify as capital gains income, potentially enhancing your tax efficiency.
- **Personal Fulfillment:** Enjoy the gratification of making a significant contribution that provides immediate benefits to you and will support American Farmland Trust's mission of protecting farmland and promoting sustainable agriculture for future generations.

For more information on the National Gift Annuity Foundation (NGAF), please visit NGAF's website.