

## **Deferred charitable gift annuity**

This type of annuity offers current tax benefits but delays the payout until you reach a specified age. In exchange for agreeing to defer your payments for a period of time, you will receive a higher interest rate, depending on your age and the length of the deferred period. If you are considering a gift annuity but do not need immediate payments, you may wish to compare the benefits of a deferred gift annuity to determine which method is more advantageous.

*Please consult your tax specialist or an attorney on the above information.*