Charitable gift annuities

Your generosity can do more than make a difference today—establishing a charitable gift annuity with Navy-Marine Corps Relief Society can provide lasting support for Sailors, Marines, and their families while also offering dependable income for you and/or a loved one.

What is a charitable gift annuity (CGA)?

- A charitable gift annuity is a simple agreement between you and NMCRS.
- You make a one-time gift using cash, marketable securities, or a qualified charitable distribution (QCD) from your IRA.
- In return, NMCRS provides fixed payments for life to you, or to you and a loved one.
- Distributions can be made monthly, quarterly, or annually—whatever works best for you.

How does a charitable gift annuity work?

- You make an irrevocable gift to NMCRS.
- Your gift is placed in a reserve account and carefully managed.
- You (and/or a second annuitant) receive fixed payments for life.
- After your lifetime, the remaining funds are distributed to NMCRS and support our programs and services.

Why consider a CGA?

A charitable gift annuity offers both financial and personal benefits:

- Reliable income for life for one or two individuals.
- Financial stability with fixed, predictable payments.
- Potential tax advantages, including a charitable deduction.
- Partially tax-free payments for a period of time after the initial gift in some cases.
- Reduced capital gains tax when funded with appreciated assets.
- The opportunity to create a lasting impact for Sailors, Marines, and their families.

Note—not available in all states

> **My parents felt giving back was important. My mother had a wonderful financial acumen and knew that by providing an annuity gift to NMCRS, it would grow, and they'd receive a benefit as well.**
>
> *– Daughter of CAPT Charles A. Martin, USN and Ensign Helen Nickerson Martin, USN*

> **As a retired Navy Nurse, I know first-hand how much our dedicated Navy and Marine Corps personnel sacrificed to keep this country free. Because of their commitment to our country, I wanted to give back as my way of showing respect and gratitude for all they have done for us.**
>
> *– CDR Doris MacClelland, NC, USN (Ret.)*

Charitable gift annuities

NMCRS is powered by compassion. Establish a CGA to create a lasting impact—and receive income for life. If you are over 65 years old and able to make a gift of $10,000 or more, a CGA with NMCRS offers a meaningful way to do both.

CGA examples

(Based on January 2024 rates. Please contact NMCRS for current rates and a personalized illustration.)

Single life annuitant, Age 65	Two life annuitants, Ages 80 and 77
• Funded with $10,000 cash. • Payout rate is 5.7%, paid quarterly for annuitant's life. • Charitable deduction is $3,521. • Annual annuity is $570 (partially tax-free for 11 years).	• Funded with a $50,000 QCD from your IRA. • Payout rate is 6.7%, paid quarterly for both annuitants' lives. • There is no charitable deduction for this contribution, although there is no tax on the QCD either. • Annual annuity is $3,350.

Support Navy-Marine Corps Relief Society

When your annuity concludes, the remaining principal passes to Navy-Marine Corps Relief Society, supporting programs that strengthen financial stability and well-being for Sailors, Marines, and their families.

Driven by a deep commitment to service, the Relief Society provides a wide range of support from financial assistance to education and community care, ensuring no one faces hardship alone. Whether it's covering unexpected expenses, navigating an emergency, welcoming a new baby, or planning for the future, we are a trusted source of comfort, stability, and relief. Every dollar received has a significant impact for NMCRS.

> **I will never forget what NMCRS did for me and my family, and with this gift, I just want to help make sure the Relief Society can do that for other Sailors and Marines, too. Sure, I get annual payments and a tax break, but ultimately, the Relief Society gets funding to help Sailors, Marines, and their families. That's what this is about. That's the reason to give.**
>
> *– CDR Ronald K. Ritter, USN (Ret.)*

We understand that charitable giving is a personal decision, and we are grateful for your support.
Please contact the NMCRS Development team at **giving@nmcrs.org** or **800-654-8364** to discuss the giving option that best meets your needs.

NMCRS (EIN 53-0204618) is a 501(c)(3) nonprofit organization located at 875 N Randolph St., Suite 225, Arlington, VA 22203.