

Charitable Gift Annuity

Some of the best ways to support Human Rights Watch are through life-income gifts. This type of gift help you make a substantial offering to Human Rights Watch while increasing your income. A life-income gift provides you with income for life or a specified period of years and leaves the principal to Human Rights Watch later.

There are many options for a gift that pays you income. A popular option, and one that does not require an attorney, is a Charitable Gift Annuity (CGA). A Charitable Gift Annuity is a simple contract between you and Human Rights Watch. You can convert appreciated stock that isn't paying a dividend – or another underperforming asset like a savings account, money market fund or CD bearing little or no interest— into a Charitable Gift Annuity. You'll receive payments for life and a tax deduction this year.

There's a CGA option for everyone. If you're still working, you can fund an annuity today and schedule to receive payments when you plan to retire. If you're nearing retirement or already retired, you have the option of deferring your payments a bit longer or receiving them right away.

Immediate Gift Annuity

You can make your gift, take a deduction, and begin receiving annuity payments right away; usually offered for donors who are age 60 or older.

Deferred Gift Annuity

Take an immediate deduction and defer payments for retirement; usually advantageous for younger donors. Deferral allows for larger and less taxed payments.

Flexible Gift Annuity

This is like a deferred gift annuity, with a donor-directed option to delay the payments. The longer you wait to receive payments, the larger they'll be.

To see what a CGA would look like for you, contact us for a personalized illustration.