

Strengthen your charitable gift annuity (CGA) program through reinsurance

CGA reinsurance:

- is a way of **transferring some of the risks** associated with your CGA program to an insurance company;
- can **reduce the administrative burdens** of running a gift annuity program; and
- may allow for **immediate access** to donor funds.¹

How does reinsurance work?

The organization purchases a single premium immediate annuity, as an asset, to provide a guaranteed source of funds to the charity. If so desired, the insurance company can make the lifelong payments directly to the donor.

CGA process

Nonprofit organization retains all risks



CGA reinsurance process

Investment and longevity risk transferred to insurance company



