

Dear Ministry Representative,

Thank you for your interest in National Christian Foundation's ("NCF's") Charitable Gift Annuity ("CGA") Administrative Services. Our CGA Administrative Services are designed to handle the "back office" administration of the CGA giving tool, allowing you to focus on the more "frontline" relational aspects (marketing and education) with your supporters.

If your ministry has a Planned Giving Department or Planned Giving Professional equipped to handle the marketing and educational aspects of a CGA, NCF can work in partnership with you to handle the implementation and administration of the CGA:

- *Your Ministry's part - marketing and education*  
You market CGAs (to the extent you wish to do so), educate prospective annuitants (helping them understand what a CGA is and how it would work for them), and take them all the way up to and through the application process, using forms supplied by NCF. Please know that I am here to help you be equipped to handle the marketing and education.
- *NCF's part - implementation and administration*  
NCF processes the CGA application and the contribution to fund the CGA, issues the CGA contract, and begins the process of administering the CGA.

We also ask that ministries with whom we partner:

- have one person serving as the primary contact with NCF regarding the CGA program;
- allow NCF to review any CGA marketing materials your ministry may use (prior to printing and publication);
- use planned giving software like PG Calc or Crescendo so that materials (illustrations) supplied to the prospective donor/annuitant are consistent with NCF's contract and illustration. You may also use our online Gift Annuity Calculator at <https://www.ncfgiving.com/cga-services/>

Our CGA Administrative Services packet, along with marketing articles may be found on our website at <https://www.ncfgiving.com/cga-services/>. While lengthy and detailed, it will answer many of your questions. The packet contains the following documents:

- CGA Administrative Services Summary
- Frequently Asked Questions (FAQs)
- State Registrations
- ACGA Rate Charts
- Reinsurance Information
- Policies and Fees
- Sample CGA Application and Disclosure Form
- Sample CGA Illustration
- Sample Correspondence
- NCF Single Charity Fund Agreement
- The Essential Guide to NCF's Giving Solutions
- NCF CGA Engagement Agreement

Please notice in the packet that NCF typically reinsures its CGAs. Reinsurance is a risk management step NCF often takes with respect to the annuity payment obligation. A benefit of reinsurance is that NCF is able to give to your ministry, at the onset of the CGA, the present value of the future remainder. Your ministry has the choice of using this amount today, or choosing a portfolio and allowing it to grow until a time of your choosing in the future.

If your ministry would like to partner with NCF and is equipped to handle the marketing and educational aspects of CGAs while NCF handles the back office administration, the next step is for your ministry to open a Single Charity Fund with NCF and complete the NCF CGA Engagement Agreement:

*The Single Charity Fund Agreement* opens the NCF Fund which will be used to receive the future gift or, if reinsured, the present value of the future gift from the CGA. At the recommendation of those named in the Fund Agreement, the gift amount can be distributed to your ministry or placed in an investment portfolio.

*The Engagement Agreement* establishes the criteria for NCF to issue CGAs to your supporters for the benefit of your ministry.

Upon receipt of The Single Charity Fund Agreement and Engagement Agreement, which need to be forwarded to my attention, NCF will execute and return a copy to you for your files and email your CGA Application and Disclosure Forms for use with prospective annuitants.

If you have questions not covered by the attached materials, let me know! We appreciate your interest and thank you for the opportunity to be of service to you.

In His service,

George A. Duffin, Jr.  
Director of CGA Services  
NATIONAL CHRISTIAN FOUNDATION