

Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective January 1, 2012

Age	Rate %	Age	Rate %	Age	Rate %
60	4.4	70	5.1	80	6.8
61	4.4	71	5.3	81	7.0
62	4.5	72	5.4	82	7.2
63	4.5	73	5.5	83	7.4
64	4.6	74	5.7	84	7.6
65	4.7	75	5.8	85	7.8
66	4.8	76	6.0	86	8.0
67	4.8	77	6.2	87	8.2
68	4.9	78	6.4	88	8.4
69	5.0	79	6.6	89	8.7
				90+	9.0

Notes:

- 1 The Rates are for the nearest birthday.
- 2 The EFCA Foundation follows the ACGA rates as the maximum rate.
- 3 Two-life charitable gift annuity rates are available upon request.
- 4 By deferring the initial payment a year or more, higher rates are available.
- 5 To avoid adverse tax consequences, the EFCA will reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%. This complies with tax law.

