



EFCA Foundation  
 901 East 78<sup>th</sup> Street  
 Minneapolis, MN 55420

## Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2012  
 Reconfirmed April 13, 2015

### Two-Life Charitable Gift Annuity Rates

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

Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
45	45-95+	2.9	54	54	3.4
46	46-95+	2.9	54	55-57	3.5
47	47-50	3.0	54	58-95+	3.6
47	51-95+	3.1	55	55	3.5
48	48	3.0	55	56-58	3.6
48	49-95+	3.1	55	59-61	3.7
49	49-51	3.1	55	62-95+	3.8
49	52-95+	3.2	56	56-57	3.6
50	50	3.1	56	58-59	3.7
50	51-53	3.2	56	60-62	3.8
50	54-95+	3.3	56	63-95+	3.9
51	51-52	3.2	57	57-58	3.7
51	53-55	3.3	57	59-63	3.8
51	56-95+	3.4	57	64-95+	3.9
52	52-54	3.3	58	58-61	3.8
52	55-95+	3.4	58	62-65	3.9
53	53-55	3.4	58	66-95+	4.0
53	56-58	3.5	59	59-60	3.8
53	59-95+	3.6	59	61-63	3.9

**Notes:**

- 1 The EFCA Foundation follows rates suggested by the American Council on Gift Annuities.
- 2 The rates are for ages at the nearest birthday.
- 3 For immediate gift annuities, these rates will result in a charitable deduction of at least 10% if the CFMR is 1.4% or higher and a quarterly payment frequency is used. If the CFMR is less than 1.4%, the deduction will be less than 10% when annuitants are below certain ages.
- 4 For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CFMR is low.
- 5 To avoid adverse tax consequences, the EFCA Foundation 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.
- 6 Givers may choose a lower gift annuity payout rate to increase the eventual benefit to ministry.
- 7 Not available in New York.
- 8 The minimum age of the youngest beneficiary is 45.
- 9 The minimum dollar funding amount is \$5,000.





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Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
59	64-68	4.0	66	76-95+	4.6
59	69-95+	4.1	67	67-69	4.4
60	60-62	3.9	67	70-73	4.5
60	63-66	4.0	67	74-95+	4.6
60	67-70	4.1	68	68	4.4
60	71-95+	4.2	68	69-71	4.5
61	61	3.9	68	72-75	4.6
61	62-64	4.0	68	76-95+	4.7
61	65-68	4.1	69	69-70	4.5
61	69-95+	4.2	69	71-73	4.6
62	62-63	4.0	69	74-76	4.7
62	64-66	4.1	69	77-95+	4.8
62	67-69	4.2	70	70-+71	4.6
62	70-95+	4.3	70	72-74	4.7
63	63-64	4.1	70	75-78	4.8
63	65-67	4.2	70	79-95+	4.9
63	68-95+	4.3	71	71-73	4.7
64	64-66	4.2	71	74-75	4.8
64	67-70	4.3	71	76-79	4.9
64	71-95+	4.4	71	80-82	5.0
65	65	4.2	71	83-95+	5.1
65	66-68	4.3	72	72	4.7
65	69-72	4.4	72	73-74	4.8
65	73-95+	4.5	72	75-76	4.9
66	66-67	4.3	72	77-79	5.0
66	68-71	4.4	72	80-83	5.1
66	72-75	4.5	72	84-95+	5.2





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Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
73	73	4.8	77	77-78	5.3
73	74-75	4.9	77	79	5.4
73	76-77	5.0	77	80-81	5.5
73	78-80	5.1	77	82-83	5.6
73	81-83	5.2	77	84-85	5.7
73	84-95+	5.3	77	86-87	5.8
74	74	4.9	77	88-91	5.9
74	75-76	5.0	77	92-95+	6.0
74	77-78	5.1	78	78	5.4
74	79-80	5.2	78	79	5.5
74	81-83	5.3	78	80-81	5.6
74	84-87	5.4	78	82-83	5.7
74	88-95+	5.5	78	84	5.8
75	75	5.0	78	85-86	5.9
75	76-77	5.1	78	87-89	6.0
75	78	5.2	78	90-92	6.1
75	79-81	5.3	78	93-95+	6.2
75	82-83	5.4	79	79-80	5.6
75	84-86	5.5	79	81	5.7
75	87-95+	5.6	79	82	5.8
76	76-77	5.2	79	83-84	5.9
76	78-79	5.3	79	85-86	6.0
76	80-81	5.4	79	87-88	6.1
76	82-83	5.5	79	89-90	6.2
76	84-85	5.6	79	91-93	6.3
76	86-88	5.7	79	94-95+	6.4
76	89-95+	5.8	80	80	5.7





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80	81	5.8	82	92-93	6.9
80	82	5.9	82	94-95+	7.0
80	83-84	6.0	83	83	6.3
80	85	6.1	83	84	6.4
80	86-87	6.2	83	85	6.5
80	88-89	6.3	83	86	6.6
80	90-91	6.4	83	87	6.7
80	92-93	6.5	83	88-89	6.8
80	94-95+	6.6	83	90	6.9
81	81	5.9	83	91	7.0
81	82	6.0	83	92-93	7.1
81	83	6.1	83	94-95+	7.2
81	84-85	6.2	84	84	6.5
81	86	6.3	84	85	6.6
81	87-88	6.4	84	86	6.7
81	89	6.5	84	87	6.8
81	90-91	6.6	84	88	6.9
81	92-94	6.7	84	89	7.0
81	95+	6.8	84	90	7.1
82	82	6.1	84	91	7.2
82	83	6.2	84	92-93	7.3
82	84	6.3	84	94-95+	7.4
82	85-86	6.4	85	85	6.7
82	87	6.5	85	86	6.9
82	88	6.6	85	87	7.0
82	89-90	6.7	85	88	7.1
82	91	6.8	85	89	7.2





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85	90	7.3	88	90	7.9
85	91	7.4	88	91	8.0
85	92	7.5	88	92	8.1
85	93-95+	7.6	88	93-95+	8.2
86	86	7.0	89	89	7.9
86	87	7.1	89	90	8.0
86	88	7.3	89	91	8.2
86	89	7.4	89	92	8.3
86	90	7.5	89	93-95+	8.5
86	91	7.6	90	90	8.2
86	92	7.7	90	91	8.4
86	93-95+	7.8	90	92	8.5
87	87	7.3	90	93	8.7
87	88	7.4	90	94-95+	8.8
87	89	7.5	91	19	8.6
87	90	7.7	91	92	8.7
87	91	7.8	91	93-95+	8.8
87	92	7.9	92	92-95+	8.8
87	93-95+	8.0	93	93-95+	8.8
88	88	7.6	94	94-95+	8.8
88	89	7.7	95+	95+	8.8

