



Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities
and effective January 1, 2023

Age	Rate %	Age	Rate %	Age	Rate %
65	5.4	74	6.4	82	8.1
66	5.5	75	6.6	83	8.3
67	5.6	76	6.8	84	8.5
68	5.7	77	7.0	85	8.7
69	5.8	78	7.2	86	8.9
70	5.9	79	7.4	87	9.1
71	6.0	80	7.6	88	9.3
72	6.2	81	7.8	89	9.5
73	6.3			90+	9.7

Notes:

- 1** The EFCA Foundation follows rates suggested by the American Council on Gift Annuities. Donors may choose a lesser rate which would provide more future funding for the EFCA and a higher charitable deduction.
- 2** The rates are for ages at the nearest birthday.
- 3** The ACGA rates comply with the 10% minimum charitable deduction required under IRC Sec. 514 (c)(5)9A) using the 3.6% Charitable Federal Midterm Rate (CFMR). Particularly in low interest rate environments, the EFCA Foundation performs their own deduction calculations and lowers their annuity rates if necessary to meet the 10% minimum deduction requirement.
- 4** 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.
- 5** Givers may choose a lower gift annuity payout rate to increase the eventual benefit to ministry.
- 6** Not available in New York.
- 7** The minimum age of the youngest beneficiary is 65.
- 8** The minimum dollar funding amount is \$10,000.

