

Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective July 1, 2011

Age	Rate %	Age	Rate %	Age	Rate %
60	4.8	70	5.8	80	7.5
61	4.9	71	5.9	81	7.7
62	5.0	72	6.0	82	7.8
63	5.1	73	6.2	83	8.0
64	5.2	74	6.3	84	8.2
65	5.3	75	6.5	85	8.4
66	5.4	76	6.6	86	8.6
67	5.5	77	6.8	87	8.9
68	5.6	78	7.0	88	9.2
69	5.7	79	7.3	89	9.5
				90+	9.8

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.

