
Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective July 1, 2010

Age	Rate %	Age	Rate %	Age	Rate %
60	5.2	70	5.8	80	7.2
61	5.2	71	5.9	81	7.4
62	5.3	72	6.0	82	7.5
63	5.3	73	6.1	83	7.7
64	5.4	74	6.3	84	7.9
65	5.5	75	6.4	85	8.1
66	5.5	76	6.5	86	8.3
67	5.6	77	6.7	87	8.6
68	5.7	78	6.8	88	8.9
69	5.8	79	7.0	89	9.2
				90+	9.5

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.