

SUGGESTED CHARITABLE GIFT ANNUITY RATES
Approved by the American Council on Gift Annuities
April 28, 2010
Effective July 1, 2010

SINGLE LIFE

Age	Rate		Age	Rate
0-5	3.1		71	5.9
6-11	3.2		72	6.0
12-16	3.3		73	6.1
17-20	3.4		74	6.3
21-25	3.5		75	6.4
26-29	3.6		76	6.5
30-31	3.7		77	6.7
32-33	3.8		78	6.8
34-36	3.9		79	7.0
37-38	4.0		80	7.2
39-40	4.1		81	7.4
41	4.2		82	7.5
42-43	4.3		83	7.7
44-45	4.4		84	7.9
46	4.5		85	8.1
47	4.6		86	8.3
48-49	4.7		87	8.6
50	4.8		88	8.9
51-53	4.9		89	9.2
54-56	5.0		90 and over	9.5
57-58	5.1			
59-61	5.2			
62-63	5.3			
64	5.4			
65-66	5.5			
67	5.6			
68	5.7			
69-70	5.8			

NOTES:

1. The rates are for ages at the nearest birthday.
2. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CFMR is 3.2% or higher, whatever the payment frequency. If the CFMR is less than 3.2%, the deduction will be less than 10% when annuitants are below certain ages.
3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CFMR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.