

SUGGESTED CHARITABLE GIFT ANNUITY RATES
Approved by the American Council on Gift Annuities
November 7, 2011
Effective January 1, 2012

SINGLE LIFE

Age	Rate
5-10	2.0
11-15	2.1
16-19	2.2
20-23	2.3
24-26	2.4
27-29	2.5
30-32	2.6
33-34	2.7
35-36	2.8
37-38	2.9
39-40	3.0
41-42	3.1
43	3.2
44-45	3.3
46	3.4
47	3.5
48-49	3.6
50	3.7
51-52	3.8
53-54	3.9
55	4.0
56-57	4.1
58	4.2
59	4.3
60-61	4.4
62-63	4.5
64	4.6
65	4.7
66-67	4.8

Age	Rate
68	4.9
69	5.0
70	5.1
71	5.3
72	5.4
73	5.5
74	5.7
75	5.8
76	6.0
77	6.2
78	6.4
79	6.6
80	6.8
81	7.0
82	7.2
83	7.4
84	7.6
85	7.8
86	8.0
87	8.2
88	8.4
89	8.7
90+	9.0

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 1.4% or higher, whatever the payment frequency. If the CFMR is less than 1.4%, 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%.