

Two-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective January 1, 2012

Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
60	60-62	3.9	80	83-84	6.0
60	63-66	4.0	80	85	6.1
60	67-70	4.1	80	86-87	6.2
60	71-95+	4.2	80	88-89	6.3
65	65	4.2	80	90-91	6.4
65	66-68	4.3	80	92-93	6.5
65	69-72	4.4	80	94-95+	6.6
65	73-95+	4.5	85	85	6.7
70	70-71	4.6	85	86	6.9
70	72-74	4.7	85	87	7.0
70	75-78	4.8	85	88	7.1
70	79-95+	4.9	85	89	7.2
75	75	5.0	85	90	7.3
75	76-77	5.1	85	91	7.4
75	78	5.2	85	92	7.5
75	79-81	5.3	85	93-95+	7.6
75	82-83	5.4	90	90	8.2
75	84-86	5.5	90	91	8.4
75	87-95+	5.6	90	92	8.5
80	80	5.7	90	93	8.7
80	81	5.8	90	94-95+	8.8
80	82	5.9	95+	95+	8.8

Notes:

- 1 The Rates are for the nearest birthday.
- 2 The EFCA Foundation follows the ACGA rates as the maximum rate.
- 3 By deferring the initial payment a year or more, higher rates are available.
- 4 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.