



EFCA Foundation  
 901 East 78<sup>th</sup> Street  
 Minneapolis, MN 55420

## Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2012  
 Reconfirmed September 27, 2017

### 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	65	66-68	4.3
60	63-66	4.0	65	69-72	4.4
60	67-70	4.1	65	73-95+	4.5
60	71-95+	4.2	66	66-67	4.3
61	61	3.9	66	68-71	4.4
61	62-64	4.0	66	72-75	4.5
61	65-68	4.1	66	76-95+	4.6
61	69-95+	4.2	67	67-69	4.4
62	62-63	4.0	67	70-73	4.5
62	64-66	4.1	67	74-95+	4.6
62	67-69	4.2	68	68	4.4
62	70-95+	4.3	68	69-71	4.5
63	63-64	4.1	68	72-75	4.6
63	65-67	4.2	68	76-95+	4.7
63	68-95+	4.3	69	69-70	4.5
64	64-66	4.2	69	71-73	4.6
64	67-70	4.3	69	74-76	4.7
64	71-95+	4.4	69	77-95+	4.8
65	65	4.2	70	70-71	4.6

#### Notes:

- 1 The EFCA Foundation follows rates suggested by the American Council on Gift Annuities.
- 2 The rates are for ages at the nearest birthday.
- 3 For immediate gift annuities, these rates will result in a charitable deduction of at least 10% if the CFMR is 1.4% or higher and a quarterly payment frequency is used. If the CFMR is less than 1.4%, the deduction will be less than 10% when annuitants are below certain ages.
- 4 For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CFMR is low.
- 5 To avoid adverse tax consequences, the EFCA Foundation 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.
- 6 Givers may choose a lower gift annuity payout rate to increase the eventual benefit to ministry.
- 7 Not available in New York.
- 8 The minimum age of the youngest beneficiary is 60.
- 9 The minimum dollar funding amount is \$10,000.





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Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
70	72-74	4.7	75	75	5.0
70	75-78	4.8	75	76-77	5.1
70	79-95+	4.9	75	78	5.2
71	71-73	4.7	75	79-81	5.3
71	74-75	4.8	75	82-83	5.4
71	76-79	4.9	75	84-86	5.5
71	80-82	5.0	75	87-95+	5.6
71	83-95+	5.1	76	76-77	5.2
72	72	4.7	76	78-79	5.3
72	73-74	4.8	76	80-81	5.4
72	75-76	4.9	76	82-83	5.5
72	77-79	5.0	76	84-85	5.6
72	80-83	5.1	76	86-88	5.7
72	84-95+	5.2	76	89-95+	5.8
73	73	4.8	77	77-78	5.3
73	74-75	4.9	77	79	5.4
73	76-77	5.0	77	80-81	5.5
73	78-80	5.1	77	82-83	5.6
73	81-83	5.2	77	84-85	5.7
73	84-95+	5.3	77	86-87	5.8
74	74	4.9	77	88-91	5.9
74	75-76	5.0	77	92-95+	6.0
74	77-78	5.1	78	78	5.4
74	79-80	5.2	78	79	5.5
74	81-83	5.3	78	80-81	5.6
74	84-87	5.4	78	82-83	5.7
74	88-95+	5.5	78	84	5.8





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Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
78	85-86	5.9	81	86	6.3
78	87-89	6.0	81	87-88	6.4
78	90-92	6.1	81	89	6.5
78	93-95+	6.2	81	90-91	6.6
79	79-80	5.6	81	92-94	6.7
79	81	5.7	81	95+	6.8
79	82	5.8	82	82	6.1
79	83-84	5.9	82	83	6.2
79	85-86	6.0	82	84	6.3
79	87-88	6.1	82	85-86	6.4
79	89-90	6.2	82	87	6.5
79	91-93	6.3	82	88	6.6
79	94-95+	6.4	82	89-90	6.7
80	80	5.7	82	91	6.8
80	81	5.8	82	92-93	6.9
80	82	5.9	82	94-95+	7.0
80	83-84	6.0	83	83	6.3
80	85	6.1	83	84	6.4
80	86-87	6.2	83	85	6.5
80	88-89	6.3	83	86	6.6
80	90-91	6.4	83	87	6.7
80	92-93	6.5	83	88-89	6.8
80	94-95+	6.6	83	90	6.9
81	81	5.9	83	91	7.0
81	82	6.0	83	92-93	7.1
81	83	6.1	83	94-95+	7.2
81	84-85	6.2	84	84	6.5





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84	85	6.6	87	89	7.5
84	86	6.7	87	90	7.7
84	87	6.8	87	91	7.8
84	88	6.9	87	92	7.9
84	89	7.0	87	93-95+	8.0
84	90	7.1	88	88	7.6
84	91	7.2	88	89	7.7
84	92-93	7.3	88	90	7.9
84	94-95+	7.4	88	91	8.0
85	85	6.7	88	92	8.1
85	86	6.9	88	93-95+	8.2
85	87	7.0	89	89	7.9
85	88	7.1	89	90	8.0
85	89	7.2	89	91	8.2
85	90	7.3	89	92	8.3
85	91	7.4	89	93-95+	8.5
85	92	7.5	90	90	8.2
85	93-95+	7.6	90	91	8.4
86	86	7.0	90	92	8.5
86	87	7.1	90	93	8.7
86	88	7.3	90	94-95+	8.8
86	89	7.4	91	91	8.6
86	90	7.5	91	92	8.7
86	91	7.6	91	93-95+	8.8
86	92	7.7	92	92-95+	8.8
86	93-95+	7.8	93	93-95+	8.8
87	87	7.3	94	94-95+	8.8
87	88	7.4	95+	95+	8.8

