



## Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective July 1, 2020

Age	Rate %	Age	Rate %	Age	Rate %
<b>60</b>	3.9	<b>72</b>	4.9	<b>82</b>	7
<b>61-62</b>	4	<b>73</b>	5.1	<b>83</b>	7.2
<b>63</b>	4.1	<b>74</b>	5.2	<b>84</b>	7.4
<b>64-65</b>	4.2	<b>75</b>	5.4	<b>85</b>	7.6
<b>66</b>	4.3	<b>76</b>	5.6	<b>86</b>	7.8
<b>67</b>	4.4	<b>77</b>	5.8	<b>87</b>	8
<b>68</b>	4.5	<b>78</b>	6	<b>88</b>	8.2
<b>69</b>	4.6	<b>79</b>	6.2	<b>89</b>	8.4
<b>70</b>	4.7	<b>80</b>	6.5	<b>90+</b>	8.6
<b>71</b>	4.8	<b>81</b>	6.7		

**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 more than 10% if the CFMR is 0.6% or higher, whatever the payment frequency. If the CFMR is less than 0.6%, 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.

