



EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: July 1, 2018

Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective July 1, 2018

Age	Rate %	Age	Rate %	Age	Rate %
60-61	4.7	72	5.8	82	7.7
62	4.8	73	5.9	83	7.9
63	4.9	74	6.1	84	8.1
64	5.0	75	6.2	85	8.3
65	5.1	76	6.4	86	8.5
66	5.2	77	6.6	87	8.7
67-68	5.3	78	6.8	88	8.9
69	5.4	79	7.1	89	9.2
70	5.6	80	7.3	90+	9.5
71	5.7	81	7.5		

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 2.8% or higher, whatever the payment frequency. If the CFMR is less than 2.8%, 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.

