



Two-Life Charitable Gift Annuity Rates

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

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
60	60-62	3.6	67	67-70	4.0
60	63-95+	3.7	67	71-74	4.1
61	61	3.6	67	75-95+	4.2
61	62-66	3.7	68	68	4.0
61	67-95+	3.8	68	69-72	4.1
62	62-64	3.7	68	73-75	4.2
62	65-95+	3.8	68	76-95+	4.3
63	63	3.7	69	69-70	4.1
63	64-68	3.8	69	71-73	4.2
63	69-95+	3.9	69	74-77	4.3
64	64-66	3.8	69	78-95+	4.4
64	67-71	3.9	70	70-72	4.2
64	72-95+	4.0	70	73-75	4.3
65	65	3.8	70	76-78	4.4
65	66-69	3.9	70	79-95+	4.5
65	70-95+	4.0	71	71	4.2
66	66-67	3.9	71	72-73	4.3
66	68-71	4.0	71	74-76	4.4
66	72-95+	4.1	71	77-79	4.5

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 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.





EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2020

Two-Life Charitable Gift Annuity Rates

Two-Life Charitable Gift Annuity Rates - Continued

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

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
71	80-95+	4.6	76	81-82	5.1
72	72	4.3	76	83-85	5.2
72	73-74	4.4	76	86-88	5.3
72	75-77	4.5	76	89-95+	5.4
72	78-80	4.6	77	77	4.9
72	81-95+	4.7	77	78-79	5.0
73	73	4.4	77	80	5.1
73	74-75	4.5	77	81-82	5.2
73	76-77	4.6	77	83-84	5.3
73	78-80	4.7	77	85-86	5.4
73	81-83	4.8	77	87-90	5.5
73	84-95+	4.9	77	91-95+	5.6
74	74	4.5	78	78	5.0
74	75-76	4.6	78	79	5.1
74	77-78	4.7	78	80	5.2
74	79-80	4.8	78	81-82	5.3
74	81-83	4.9	78	83-84	5.4
74	84-95+	5.0	78	85	5.5
75	75	4.6	78	86-88	5.6
75	76	4.7	78	89-91	5.7
75	77-78	4.8	78	92-95+	5.8
75	79-80	4.9	79	79	5.2
75	81-83	5.0	79	80	5.3
75	84-86	5.1	79	81-82	5.4
75	87-95+	5.2	79	83	5.5
76	76-77	4.8	79	84-85	5.6
76	78-79	4.9	79	86	5.7
76	80	5.0	79	87-89	5.8





EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2020

Two-Life Charitable Gift Annuity Rates - Continued

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

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
79	90-91	5.9	82	89	6.4
79	92-95+	6.0	82	90-91	6.5
80	80	5.4	82	92	6.6
80	81-82	5.5	82	93-95+	6.7
80	83	5.6	83	83	6.0
80	84	5.7	83	84	6.1
80	85-86	5.8	83	85	6.2
80	87	5.9	83	86	6.3
80	88-89	6.0	83	87	6.4
80	90-91	6.1	83	88	6.5
80	92-94	6.2	83	89	6.6
80	95+	6.3	83	90	6.7
81	81	5.6	83	91-92	6.8
81	82-83	5.7	83	93	6.9
81	84	5.8	83	94-95+	7.0
81	85	5.9	84	84	6.2
81	86	6.0	84	85	6.4
81	87	6.1	84	86	6.5
81	88-89	6.2	84	87	6.6
81	90-91	6.3	84	88	6.7
81	92-93	6.4	84	89	6.8
81	94-95+	6.5	84	90	6.9
82	82	5.8	84	91	7.0
82	83	5.9	84	92	7.1
82	84	6.0	84	93-95+	7.2
82	85	6.1	85	85	6.5
82	86-87	6.2	85	86	6.6
82	88	6.3	85	87	6.8





EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2020

Two-Life Charitable Gift Annuity Rates - Continued

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

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
85	88	6.9	87	89	7.4
85	89	7.0	87	90	7.6
85	90	7.1	87	91	7.7
85	91	7.2	87	92-95+	7.8
85	92	7.3	88	88	7.5
85	93-95+	7.4	88	89	7.6
86	86	6.8	88	90	7.8
86	87	6.9	88	91-95+	8.0
86	88	7.1	89	89	7.8
86	89	7.2	89	90	8.0
86	90	7.4	89	91-95+	8.2
86	91	7.5	90	90	8.2
86	92-95+	7.6	90	91-95+	8.4
87	87	7.1	91+	91+	8.4
87	88	7.3			

