



Two-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective January 1, 2023

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
65	65	4.7	68	71-73	5.2
65	66-67	4.8	68	74-75	5.3
65	71-73	5.0	68	79-95+	5.5
65	78-95+	5.2	69	69	5.1
66	66	4.8	69	72-73	5.3
66	67-69	4.9	69	74-75	5.4
66	72-74	5.1	69	79-95+	5.6
66	78-95+	5.3	70	70	5.2
67	67	4.9	70	71-72	5.3
67	68-70	5.0	70	74-75	5.5
67	73-75	5.2	70	79-95+	5.7
67	79-95+	5.4	71	71-72	5.4
68	68	5.0	71	73-74	5.5

Notes:

- 1 The EFCA Foundation follows rates suggested by the American Council on Gift Annuities. Donors may choose a lesser rate which would provide more future funding for the EFCA and a higher charitable deduction.
- 2 The rates are for ages at the nearest birthday.
- 3 The ACGA rates comply with the 10% minimum charitable deduction required under IRC Sec. 514 (c)(5)(A) using the 3.6% Charitable Federal Midterm Rate (CFMR). Particularly in low interest rate environments, the EFCA Foundation performs their own deduction calculations and lowers their annuity rates if necessary to meet the 10% minimum deduction requirement.
- 4 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.
- 5 Givers may choose a lower gift annuity payout rate to increase the eventual benefit to ministry.
- 6 Not available in New York.
- 7 The minimum age of the youngest beneficiary is 65.
- 8 The minimum dollar funding amount is **\$10,000**.





EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

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Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
71	75-76	5.6	76	77	6.0
71	77-79	5.7	76	78-79	6.1
71	80-95+	5.8	76	80-81	6.2
72	72	5.5	76	82-83	6.3
72	73-74	5.6	76	84-85	6.4
72	75-77	5.7	76	89-95+	6.6
72	78-80	5.8	77	77-78	6.1
72	84-95+	6.0	77	79	6.2
73	73	5.6	77	80-81	6.3
73	74-75	5.7	77	82-83	6.4
73	76-78	5.8	77	84-85	6.5
73	79-80	5.9	77	86-87	6.6
73	81-83	6.0	77	91-95+	6.8
73	84-95+	6.1	78	78	6.2
74	74	5.7	78	79	6.3
74	75-76	5.8	78	80-81	6.4
74	77-78	5.9	78	82	6.5
74	79-80	6.0	78	83-84	6.6
74	81-83	6.1	78	85-86	6.7
74	84-95+	6.2	78	87-88	6.8
75	75	5.8	78	92-95+	7.0
75	76-77	5.9	79	79	6.4
75	78-79	6.0	79	80-81	6.5
75	80-81	6.1	79	82	6.6
75	82-83	6.2	79	83-84	6.7
75	84-86	6.3	79	85	6.8
75	87-95+	6.4	79	86-87	6.9
76	76	5.9	79	88-89	7.0





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79	90-92	7.1	82	88	7.5
79	93-95+	7.2	82	89	7.6
80	80	6.5	82	90-91	7.7
80	81	6.6	82	92-93	7.8
80	82	6.7	82	94-95+	7.9
80	83	6.8	83	83	7.2
80	84	6.9	83	84	7.3
80	85-86	7.0	83	85	7.4
80	87	7.1	83	86	7.5
80	88-89	7.2	83	87	7.6
80	90-92	7.3	83	88	7.7
80	93-95+	7.4	83	89	7.8
81	81	6.7	83	90-91	7.9
81	82	6.8	83	92	8.0
81	83	6.9	83	93-95+	8.1
81	84	7.0	84	84	7.4
81	85	7.1	84	85	7.5
81	86	7.2	84	86	7.6
81	87-88	7.3	84	87	7.8
81	89	7.4	84	88	7.9
81	90-91	7.5	84	89	8.0
81	92-95+	7.6	84	90	8.1
82	82	6.9	84	91	8.2
82	83	7.0	84	92-95+	8.3
82	84	7.1	85	85	7.7
82	85	7.2	85	86	7.8
82	86	7.3	85	87	7.9
82	87	7.4			





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85	88	8.1	87	89	8.6
85	89	8.2	87	90	8.7
85	90	8.3	87	91-95+	8.9
85	91	8.4	88	88	8.6
85	92-95+	8.5	88	89	8.8
86	86	8.0	88	90	9.0
86	87	8.1	88	91-95+	9.1
86	88	8.2	89	89	9.0
86	89	8.4	89	90	9.2
86	90	8.5	90	90	9.4
86	91	8.6	91	91-95+	9.5
86	92-95+	8.7	92	92-95+	9.5
87	87	8.3	93	93-95+	9.5
87	88	8.4	94	94-95+	9.5
			95+	95+	9.5

