



## Two-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective November 17, 2023

Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
65	65	5.0	67	69-70	5.3
65	66-68	5.1	67	71-73	5.4
65	69-71	5.2	67	74-75	5.5
65	72-74	5.3	67	76-79	5.6
65	75-78	5.4	67	80-95+	5.7
65	79-95+	5.5	68	68-69	5.3
66	66-67	5.1	68	70-71	5.4
66	68-69	5.2	68	72-73	5.5
66	70-72	5.3	68	74-76	5.6
66	73-75	5.4	68	77-79	5.7
66	76-79	5.5	68	80-82	5.8
66	80-95+	5.6	68	83-95+	5.9
67	67-68	5.2	69	69-70	5.4

**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 The ACGA rates comply with the 10% minimum charitable deduction required under IRC Sec. 514 (c)(5)(A) using the 3.0% Charitable Federal Midterm Rate (CFMR) for May 2022. 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 78<sup>th</sup> Street  
 Minneapolis, MN 55420

## Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2024

### Two-Life Charitable Gift Annuity Rates

#### Two-Life Charitable Gift Annuity Rates - Continued

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Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
69	71-72	5.5	73	73	5.9
69	73-74	5.6	73	74-75	6.0
69	75-76	5.7	73	76	6.1
69	77-79	5.8	73	77-78	6.2
69	80-82	5.9	73	79-80	6.3
69	83-95+	6.0	73	81-83	6.4
70	70	5.5	73	84-95+	6.5
70	71-72	5.6	74	74	6.0
70	73-74	5.7	74	75	6.1
70	75-76	5.8	74	76	6.2
70	77-78	5.9	74	77-78	6.3
70	79-81	6.0	74	79-80	6.4
70	82-95+	6.1	74	81-83	6.5
71	71	5.6	74	84-95+	6.6
71	72-73	5.7	75	75	6.2
71	74	5.8	75	76-77	6.3
71	75-76	5.9	75	78-79	6.4
71	77-78	6.0	75	80-81	6.5
71	79-80	6.1	75	82-83	6.6
71	81-95+	6.2	75	84-86	6.7
72	72	5.7	75	87-95+	6.8
72	73	5.8	76	76-77	6.4
72	74-75	5.9	76	78-79	6.5
72	76	6.0	76	80-81	6.6
72	77-78	6.1	76	82-83	6.7
72	79-80	6.2	76	84-85	6.8
72	81-83	6.3	76	86-88	6.9
72	84-95+	6.4	76	89-95+	7.0





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77	77-78	6.5	80	82	7.1
77	79	6.6	80	83	7.2
77	80-81	6.7	80	84-85	7.3
77	82-83	6.8	80	86	7.4
77	84-85	6.9	80	87-88	7.5
77	86-87	7.0	80	89	7.6
77	88-90	7.1	80	90-92	7.7
77	91-95+	7.2	80	93-95+	7.8
78	78	6.6	81	81	7.1
78	79	6.7	81	82	7.2
78	80-81	6.8	81	83	7.3
78	82	6.9	81	84	7.4
78	83-84	7.0	81	85	7.5
78	85-86	7.1	81	86-87	7.6
78	87-88	7.2	81	88	7.7
78	89-91	7.3	81	89-90	7.8
78	92-95+	7.4	81	91	7.9
79	79	6.8	81	92-94	8.0
79	80-81	6.9	81	95+	8.1
79	82	7.0	82	82	7.3
79	83-84	7.1	82	83	7.4
79	85	7.2	82	84	7.5
79	86-87	7.3	82	85	7.6
79	88-89	7.4	82	86	7.7
79	90-92	7.5	82	87	7.8
79	93-95+	7.6	82	88	7.9
80	80	6.9	82	89-90	8.0
80	81	7.0	82	91	8.1





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82	92-93	8.2	84	87	8.2
82	94-95+	8.3	84	88	8.3
83	83	7.5	84	89	8.4
83	84	7.7	84	90	8.5
83	85	7.8	84	91-92	8.6
83	86	7.9	84	93-95+	8.7
83	87	8.0	85	85	8.1
83	88	8.1	85	86	8.2
83	89	8.2	85	87	8.3
83	90-91	8.3	85	88	8.5
83	92	8.4	85	89	8.6
83	93-95+	8.5	85	90	8.7
84	84	7.8	85	91	8.8
84	85	7.9	85	92-95+	8.9
84	86	8.0			





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Younger Age	Older Age	Rate%	Younger Age	Older Age	Rate%
86	86	8.3	88	90	9.4
86	87	8.5	88	91-95+	9.5
86	88	8.6	89	89	9.4
86	89	8.8	89	90	9.6
86	90	8.9	89	91-95+	9.7
86	91	9.0	90	90	9.8
86	92-95+	9.1	90	91-95+	9.9
87	87	8.7	91	91-95+	9.9
87	88	8.8	92	92-95+	9.9
87	89	9.0	93	93-95+	9.9
87	90	9.1	94	94-95+	9.9
87	91-95+	9.3	95+	95+	9.9
88	88	9.0			
88	89	9.2			

