

# Rates Effective July 1, 2010

Approved by the American Council on Gift Annuities on April 28, 2010

## Suggested Charitable Gift Annuity Rates

### SINGLE LIFE

Age	Rate	Age	Rate	Age	Rate
0-5	3.1	48-49	4.7	75	6.4
6-11	3.2	50	4.8	76	6.5
12-16	3.3	51-53	4.9	77	6.7
17-20	3.4	54-56	5.0	78	6.8
21-25	3.5	57-58	5.1	79	7.0
26-29	3.6	59-61	5.2	80	7.2
30-31	3.7	62-63	5.3	81	7.4
32-33	3.8	64	5.4	82	7.5
34-36	3.9	65-66	5.5	83	7.7
37-38	4.0	67	5.6	84	7.9
39-40	4.1	68	5.7	85	8.1
41	4.2	69-70	5.8	86	8.3
42-43	4.3	71	5.9	87	8.6
44-45	4.4	72	6.0	88	8.9
46	4.5	73	6.1	89	9.2
47	4.6	74	6.3	90 & over	9.5

### NOTES:

1. The rates are for ages at the nearest birthday.
2. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CMFR is 3.2% or higher, whatever the payment frequency. If the CMFR is less than 3.2%, the deduction will be less than 10% when annuitants are below certain ages.
3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.