

Suggested Charitable Gift Annuity Rates
 Approved by the American Council on Gift Annuities
 Effective July 1, 2020
Single Life

Age	Rate
40-41	2.6
42	2.7
43-44	2.8
45	2.9
46-47	3
48	3.1
49	3.2
50	3.3
51	3.4
52	3.5
53-54	3.6
55-56	3.7
57-58	3.8
59-60	3.9
61-62	4
63	4.1
64-65	4.2
66	4.3
67	4.4
68	4.5
69	4.6

Age	Rate
70	4.7
71	4.8
72	4.9
73	5.1
74	5.2
75	5.4
76	5.6
77	5.8
78	6
79	6.2
80	6.5
81	6.7
82	7
83	7.2
84	7.4
85	7.6
86	7.8
87	8
88	8.2
89	8.4
90+	8.6

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 CFMR is 1.8% or higher, whatever the payment frequency. If the CFMR is less than 1.8%, 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 CFMR 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%.