

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

Two Lives – Joint and Survivor

Younger Age	Older Age	Rate
40	40-95+	2.2
41	41-95+	2.2
42	42-95+	2.3
43	43-95+	2.3
44	44-95+	2.4
45	45-95+	2.4
46	46-95+	2.5
47	47-95+	2.5
48	48-95+	2.6
49	49-95+	2.7
50	50-95+	2.7
51	51-52	2.8
51	53-95+	2.9
52	52-56	2.9
52	57-95+	3.0
53	53-55	2.9
53	56-60	3.0
53	61-95+	3.1
54	54-58	3.0
54	59-95+	3.1
55	55-57	3.1
55	58-62	3.2
55	63-95+	3.3

Younger Age	Older Age	Rate
56	56-60	3.2
56	61-95+	3.3
58	58-61	3.4
58	62-95+	3.5
59	59-60	3.5
59	61-64	3.6
59	65-95+	3.7
60	60-62	3.6
60	63-95+	3.7
61	61	3.6
61	62-66	3.7
61	67-95+	3.8
62	62-64	3.7
62	65-95+	3.8
63	63	3.7
63	64-68	3.8
63	69-95+	3.9
64	64-66	3.8
64	67-71	3.9
64	72-95+	4.0
65	65	3.8
65	66-69	3.9
65	70-95+	4.0

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%.

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66	66-67	3.9
66	68-71	4.0
66	72-95+	4.1
68	68	4.0
68	69-72	4.1
68	73-75	4.2
68	76-95+	4.3
69	69-70	4.1
69	71-73	4.2
69	74-77	4.3
69	78-95+	4.4
70	70-72	4.2
70	73-75	4.3
70	76-78	4.4
70	79-95+	4.5
71	71	4.2
71	72-73	4.3
71	74-76	4.4
71	77-79	4.5
71	80-95+	4.6
72	72	4.3
72	73-74	4.4
72	75-77	4.5

Younger Age	Older Age	Rate
72	78-80	4.6
72	81-95+	4.7
73	73	4.4
73	74-75	4.5
73	76-77	4.6
73	78-80	4.7
73	81-83	4.8
73	84-95+	4.9
74	74	4.5
74	75-76	4.6
74	77-78	4.7
74	79-80	4.8
74	81-83	4.9
74	84-95+	5.0
75	75	4.6
75	76	4.7
75	77-78	4.8
75	79-80	4.9
75	81-83	5.0
75	84-86	5.1
75	87-95+	5.2
76	76-77	4.8
76	78-79	4.9

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76	80	5.0
76	81-82	5.1
76	83-85	5.2
76	86-88	5.3
76	89-95+	5.4
77	77	4.9
77	78-79	5.0
77	80	5.1
77	81-82	5.2
77	83-84	5.3
77	85-86	5.4
77	87-90	5.5
77	91-95+	5.6
78	78	5.0
78	79	5.1
78	80	5.2
78	81-82	5.3
78	83-84	5.4
78	85	5.5
78	86-88	5.6
78	89-91	5.7
78	92-95+	5.8
76	78	5.3

Younger Age	Older Age	Rate
76	79-80	5.4
76	81-82	5.5
76	83-85	5.6
76	86-87	5.7
76	88-95+	5.8
79	79	5.2
79	80	5.3
79	81-82	5.4
79	83	5.5
79	84-85	5.6
79	86	5.7
79	87-89	5.8
79	90-91	5.9
79	92-95+	6.0
80	80	5.4
80	81-82	5.5
80	83	5.6
80	84	5.7
80	85-86	5.8
80	87	5.9
80	88-89	6.0
80	90-91	6.1
80	92-94	6.2

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80	95+	6.3
81	81	5.6
81	82-83	5.7
81	84	5.8
81	85	5.9
81	86	6.0
81	87	6.1
81	88-89	6.2
81	90-91	6.3
81	92-93	6.4
81	94-95+	6.5
82	82	5.8
82	83	5.9
82	84	6.0
82	85	6.1
82	86-87	6.2
82	88	6.3
82	89	6.4
82	90-91	6.5
82	92	6.6
82	93-95+	6.7
83	83	6.0
83	84	6.1

Younger Age	Older Age	Rate
83	85	6.2
83	86	6.3
83	87	6.4
83	88	6.5
83	89	6.6
83	90	6.7
83	91-92	6.8
83	93	6.9
83	94-95+	7.0
84	84	6.2
84	85	6.4
84	86	6.5
84	87	6.6
84	88	6.7
84	89	6.8
84	90	6.9
84	91	7.0
84	92	7.1
84	93-95+	7.2
85	85	6.5
85	86	6.6
85	87	6.8
85	88	6.9

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

Younger Age	Older Age	Rate
89	90	8.0
89	91-95+	8.2
90	90	8.2
90	91-95+	8.4
91	91+	8.4

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