

Suggested Charitable Gift Annuity Rates
Approved by the American Council on Gift Annuities
Effective January 1, 2024

Two Lives - Joint and Survivor

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
5	5 - 95+	3.6		72	73	5.8
6	6 - 95+	3.6		72	74 - 75	5.9
7	7 - 95+	3.6		72	76	6.0
8	8 - 95+	3.6		72	77 - 78	6.1
9	9 - 95+	3.6		72	79 - 80	6.2
10	10 - 95+	3.6		72	81 - 83	6.3
11	11 - 95+	3.6		72	84 - 95+	6.4
12	12 - 95+	3.7		73	73	5.9
13	13 - 95+	3.7		73	74 - 75	6.0
14	14 - 95+	3.7		73	76	6.1
15	15 - 95+	3.7		73	77 - 78	6.2
16	16 - 95+	3.7		73	79 - 80	6.3
17	17 - 95+	3.7		73	81 - 83	6.4
18	18 - 95+	3.7		73	84 - 95+	6.5
19	19 - 95+	3.7		74	74	6.0
20	20 - 95+	3.7		74	75	6.1
21	21 - 95+	3.7		74	76	6.2
22	22 - 95+	3.7		74	77 - 78	6.3
23	23 - 95+	3.7		74	79 - 80	6.4
24	24 - 95+	3.7		74	81 - 83	6.5
25	25 - 95+	3.8		74	84 - 95+	6.6

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 4.2% or higher, whatever the payment frequency. If the Charitable Federal Midterm Rates (CFMR) is less than 4.2%, the deduction might 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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26	26 - 95+	3.8		75	75	6.2
27	27 - 95+	3.8		75	76 - 77	6.3
28	28 - 95+	3.8		75	78 - 79	6.4
29	29 - 95+	3.8		75	80 - 81	6.5
30	30 - 95+	3.8		75	82 - 83	6.6
31	31 - 95+	3.8		75	84 - 86	6.7
32	32 - 95+	3.9		75	87 - 95+	6.8
33	33 - 95+	3.9		76	76 - 77	6.4
34	34 - 95+	3.9		76	78 - 79	6.5
35	35 - 95+	3.9		76	80 - 81	6.6
36	36 - 95+	3.9		76	82 - 83	6.7
37	37 - 95+	3.9		76	84 - 85	6.8
38	38 - 95+	4.0		76	86 - 88	6.9
39	39 - 95+	4.0		76	89 - 95+	7.0
40	40 - 95+	4.0		77	77 - 78	6.5
41	41 - 95+	4.0		77	79	6.6
42	42 - 95+	4.1		77	80 - 81	6.7
43	43 - 95+	4.1		77	82 - 83	6.8
44	44 - 95+	4.1		77	84 - 85	6.9
45	45 - 46	4.1		77	86 - 87	7.0
45	47 - 95+	4.2		77	88 - 90	7.1
46	46 - 95+	4.2		77	91 - 95+	7.2

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47	47 - 95+	4.2		78	78	6.6
48	48 - 51	4.2		78	79	6.7
48	52 - 95+	4.3		78	80 - 81	6.8
49	49 - 50	4.2		78	82	6.9
49	51 - 95+	4.3		78	83 - 84	7.0
50	50 - 56	4.3		78	85 - 86	7.1
50	57 - 95+	4.4		78	87 - 88	7.2
51	51 - 54	4.3		78	89 - 91	7.3
51	55 - 95+	4.4		78	92 - 95+	7.4
52	52 - 53	4.3		79	79	6.8
52	54 - 95+	4.4		79	80 - 81	6.9
53	53 - 58	4.4		79	82	7.0
53	59 - 95+	4.5		79	83 - 84	7.1
54	54 - 56	4.4		79	85	7.2
54	57 - 63	4.5		79	86 - 87	7.3
54	64 - 95+	4.6		79	88 - 89	7.4
55	55	4.4		79	90 - 92	7.5
55	56 - 60	4.5		79	93 - 95+	7.6
55	61 - 95+	4.6		80	80	6.9
56	56 - 59	4.5		80	81	7.0
56	60 - 64	4.6		80	82	7.1
56	65 - 95+	4.7		80	83	7.2

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57	57 - 58	4.5		80	84 - 85	7.3
57	59 - 62	4.6		80	86	7.4
57	63 - 95+	4.7		80	87 - 88	7.5
58	58 - 61	4.6		80	89	7.6
58	62 - 66	4.7		80	90 - 92	7.7
58	67 - 95+	4.8		80	93 - 95+	7.8
59	59	4.6		81	81	7.1
59	60 - 64	4.7		81	82	7.2
59	65 - 68	4.8		81	83	7.3
59	69 - 95+	4.9		81	84	7.4
60	60 - 62	4.7		81	85	7.5
60	63- 66	4.8		81	86 - 87	7.6
60	67 - 71	4.9		81	88	7.7
60	72 - 95+	5.0		81	89 - 90	7.8
61	61	4.7		81	91	7.9
61	62 - 64	4.8		81	92 - 94	8.0
61	65 - 68	4.9		81	95+	8.1
61	69 - 73	5.0		82	82	7.3
61	74 - 95+	5.1		82	83	7.4
62	62 - 63	4.8		82	84	7.5
62	64 - 66	4.9		82	85	7.6
62	67 - 70	5.0		82	86	7.7

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62	71 - 75	5.1		82	87	7.8
62	76 - 95+	5.2		82	88	7.9
63	63 - 65	4.9		82	89 - 90	8.0
63	66 - 68	5.0		82	91	8.1
63	69 - 72	5.1		82	92 - 93	8.2
63	73 - 95+	5.2		82	94 - 95+	8.3
64	64	4.9		83	83	7.5
64	65 - 67	5.0		83	84	7.7
64	68 - 70	5.1		83	85	7.8
64	71 - 73	5.2		83	86	7.9
64	74 - 78	5.3		83	87	8.0
64	79 - 95+	5.4		83	88	8.1
65	65	5.0		83	89	8.2
65	66 - 68	5.1		83	90 - 91	8.3
65	69 - 71	5.2		83	92	8.4
65	72 - 74	5.3		83	93 - 95+	8.5
65	75 - 78	5.4		84	84	7.8
65	79 - 95+	5.5		84	85	7.9
66	66 - 67	5.1		84	86	8.0
66	68 - 69	5.2		84	87	8.2
66	70 - 72	5.3		84	88	8.3
66	73 - 75	5.4		84	89	8.4

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66	76 - 79	5.5		84	90	8.5
66	80 - 95+	5.6		84	91 - 92	8.6
67	67 - 68	5.2		84	93 - 95+	8.7
67	69 - 70	5.3		85	85	8.1
67	71 - 73	5.4		85	86	8.2
67	74 - 75	5.5		85	87	8.3
67	76 - 79	5.6		85	88	8.5
67	80 - 95+	5.7		85	89	8.6
68	68 - 69	5.3		85	90	8.7
68	70 - 71	5.4		85	91	8.8
68	72 - 73	5.5		85	92 - 95+	8.9
68	74 - 76	5.6		86	86	8.3
68	77 - 79	5.7		86	87	8.5
68	80 - 82	5.8		86	88	8.6
68	83 - 95+	5.9		86	89	8.8
69	69 - 70	5.4		86	90	8.9
69	71 - 72	5.5		86	91	9.0
69	73 - 74	5.6		86	92 - 95+	9.1
69	75 - 76	5.7		87	87	8.7
69	77 - 79	5.8		87	88	8.8
69	80 - 82	5.9		87	89	9.0
69	83 - 95+	6.0		87	90	9.1

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70	70	5.5		87	91 - 95+	9.3
70	71 - 72	5.6		88	88	9.0
70	73 - 74	5.7		88	89	9.2
70	75 - 76	5.8		88	90	9.4
70	77 - 78	5.9		88	91 - 95+	9.5
70	79 - 81	6.0		89	89	9.4
70	82 - 95+	6.1		89	90	9.6
71	71	5.6		89	91 - 95+	9.7
71	72 - 73	5.7		90	90	9.8
71	74	5.8		90	91 - 95+	9.9
71	75 - 76	5.9		91	91 - 95+	9.9
71	77 - 78	6.0		92	92 - 95+	9.9
71	79 - 80	6.1		93	93 - 95+	9.9
71	81 - 95+	6.2		94	94 - 95+	9.9
72	72	5.7		95+	95+	9.9

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