



Two-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective July 1, 2018					
Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
60	60	4.1	64	65-67	4.5
60	61-63	4.2	64	68-70	4.6
60	64-67	4.3	64	71-73	4.7
60	68-72	4.4	64	74-95+	4.8
60	73-95+	4.5	65	65-66	4.5
61	61-62	4.2	65	67-68	4.6
61	63-65	4.3	65	69-71	4.7
61	66-69	4.4	65	72-74	4.8
61	70-95+	4.5	65	75-95+	4.9
62	62-64	4.3	66	66-67	4.6
62	65-67	4.4	66	68-69	4.7
62	68-71	4.5	66	70-72	4.8
62	72-95+	4.6	66	73-74	4.9
63	63	4.3	66	75-95+	5.0
63	64-65	4.4	67	67-68	4.7
63	66-69	4.5	67	69-70	4.8
63	70-72	4.6	67	71-72	4.9
63	73-95+	4.7	67	73-77	5.0
64	64	4.4	67	78-95+	5.1

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 For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CFMR is 2.8% or higher, whatever the payment frequency. If the CFMR is less than 2.8%, the deduction will be less than 10% when annuitants are below certain ages.
- 4 For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CFMR is low.
- 5 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.
- 6 Givers may choose a lower gift annuity payout rate to increase the eventual benefit to ministry.
- 7 Not available in New York.
- 8 The minimum age of the youngest beneficiary is 60.
- 9 The minimum dollar funding amount is \$10,000.





EFCA Foundation
 901 East 78th Street
 Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

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Two-Life Charitable Gift Annuity Rates - Continued

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Younger Age	Older Age	Rate %	Younger Age	Older Age	Rate %
68	68-69	4.8	74	74-75	5.4
68	70-71	4.9	74	76-77	5.5
68	72-74	5.0	74	78-79	5.6
68	75-95+	5.1	74	80-82	5.7
69	69	4.9	74	83-85	5.8
69	70-72	5.0	74	86-95+	5.9
69	73-76	5.1	75	75-76	5.5
69	77-95+	5.2	75	77-78	5.6
70	70-71	5.0	75	79-80	5.7
70	72-74	5.1	75	81-82	5.8
70	75-77	5.2	75	83-84	5.9
70	78-81	5.3	75	85-95+	6.0
70	82-95+	5.4	76	76	5.6
71	71-72	5.1	76	77-78	5.7
71	73-75	5.2	76	79-80	5.8
71	76-78	5.3	76	81-82	5.9
71	79-81	5.4	76	83-84	6.0
71	82-95+	5.5	76	85-86	6.1
72	72-74	5.2	76	87-95+	6.2
72	75-76	5.3	77	77	5.7
72	77-79	5.4	77	78	5.8
72	80-82	5.5	77	79-80	5.9
72	83-95+	5.6	77	81-82	6.0
73	73-74	5.3	77	83	6.1
73	75-77	5.4	77	84-85	6.2
73	78-79	5.5	77	86-88	6.3
73	80-82	5.6	77	89-95+	6.4
73	83-95+	5.7	78	78-79	5.9





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78	80	6.0	81	82	6.5
78	81	6.1	81	83	6.6
78	82-83	6.2	81	84	6.7
78	84-85	6.3	81	85-86	6.8
78	86-87	6.4	81	87	6.9
78	88-89	6.5	81	88	7.0
78	90-95+	6.6	81	89-90	7.1
79	79	6.0	81	91-92	7.2
79	80	6.1	81	93-95+	7.3
79	81	6.2	82	82	6.6
79	82-83	6.3	82	83	6.7
79	84	6.4	82	84	6.8
79	85-86	6.5	82	85	6.9
79	87-88	6.6	82	86	7.0
79	89-90	6.7	82	87	7.1
79	91-93	6.8	82	88	7.2
79	94-95+	6.9	82	89-90	7.3
80	80	6.2	82	91	7.4
80	81	6.3	82	92-95+	7.5
80	82	6.4	83	83	6.8
80	83-84	6.5	83	84	6.9
80	85	6.6	83	85	7.1
80	86	6.7	83	86	7.2
80	87-88	6.8	83	87	7.3
80	89-90	6.9	83	88	7.4
80	91-92	7.0	83	89-90	7.5
80	93-95+	7.1	83	91	7.6
81	81	6.4	83	92-95+	7.7





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84	84	7.1	86	91-95+	8.3
84	85	7.2	87	87	8.0
84	86	7.3	87	88	8.1
84	87	7.4	87	89	8.3
84	88	7.6	87	90	8.4
84	89	7.7	87	91-95+	8.5
84	90-91	7.8	88	88	8.3
84	92-95+	7.9	88	89	8.5
85	85	7.3	88	90-95+	8.7
85	86	7.5	89	89	8.7
85	87	7.6	89	90	8.9
85	88	7.7	89	91-95+	9.0
85	89	7.9	90	90	9.1
85	90	8.0	90	91-95+	9.3
85	91-95+	8.1	91	91-95+	9.3
86	86	7.6	92	92-95+	9.3
86	87	7.8	93	93-95+	9.3
86	88	7.9	94	94-95+	9.3
86	89	8.1	95+	95+	9.3
86	90	8.2			

