



Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities
and effective July 1, 2020

Age	Rate %	Age	Rate %	Age	Rate %
65	4.2	74	5.2	82	7.0
66	4.3	75	5.4	83	7.2
67	4.4	76	5.6	84	7.4
68	4.5	77	5.8	85	7.6
69	4.6	78	6.0	86	7.8
70	4.7	79	6.2	87	8.0
71	4.8	80	6.5	88	8.2
72	4.9	81	6.7	89	8.4
73	5.1			90+	8.6

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 0.6% or higher, whatever the payment frequency. If the CFMR is less than 0.6%, 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 65.
- 9** The minimum dollar funding amount is \$10,000.

