

## SUGGESTED CHARITABLE GIFT ANNUITY RATES

**Approved by the American Council on Gift Annuities on May 12, 2003  
Effective July 1, 2003 - June 30, 2004**

**Approved by the American Council on Gift Annuities on May 5, 2004  
Effective July 1, 2004 - June 30, 2005**

**Approved by the American Council on Gift Annuities on April 18, 2005  
Effective July 1, 2005 through June 30, 2006**

**Approved by the American Council on Gift Annuities on April 5, 2006  
Effective July 1, 2006 through June 30, 2007**

### SINGLE LIFE

Age	Rate		Age	Rate
0-1	3.7%		54	5.5%
2-5	3.8		55	5.5
6-12	3.9		56	5.6
13-19	4.0		57	5.6
20	4.0		58	5.7
21	4.1		59	5.7
22	4.1		60	5.7
23	4.1		61	5.8
24	4.1		62	5.9
25	4.1		63	5.9
26	4.2		64	6.0
27	4.2		65	6.0
28	4.2		66	6.1
29	4.3		67	6.2
30	4.3		68	6.3
31	4.3		69	6.4
32	4.4		70	6.5
33	4.4		71	6.6
34	4.4		72	6.7
35	4.5		73	6.8
36	4.5		74	6.9
37	4.6		75	7.1
38	4.6		76	7.2
39	4.7		77	7.4
40	4.7		78	7.6
41	4.8		79	7.8
42	4.8		80	8.0
43	4.9		81	8.3
44	5.0		82	8.5
45	5.0		83	8.8
46	5.1		84	9.2
47	5.2		85	9.5
48	5.2		86	9.9
49	5.3		87	10.2
50	5.3		88	10.6
51	5.4		89	11.0
52	5.4		90 and over	11.3
53	5.5			

**NOTES:**

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 CMFR is 4.0% or higher, whatever the payment frequency. If the CMFR is less than 4.0%, 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 CMFR 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%.