

SUGGESTED CHARITABLE GIFT ANNUITY RATES
Approved by the American Council on Gift Annuities
April 2, 2008
Effective July 1, 2008 through June 30, 2009

SINGLE LIFE

Age	Rate		Age	Rate
0-5	3.3%		66	5.8%
6-11	3.4		67	5.9
12-17	3.5		68	6.0
18-21	3.6		69	6.0
22-25	3.7		70	6.1
26-28	3.8		71	6.2
29-31	3.9		72	6.3
32-34	4.0		73	6.5
35-36	4.1		74	6.6
37-38	4.2		75	6.7
39-40	4.3		76	6.9
41	4.4		77	7.0
42-43	4.5		78	7.2
44	4.6		79	7.4
45-46	4.7		80	7.6
47	4.8		81	7.8
48	4.9		82	8.0
49	5.0		83	8.3
50	5.1		84	8.6
51-54	5.2		85	8.9
55-56	5.3		86	9.2
57-59	5.4		87	9.5
60	5.5		88	9.8
61	5.5		89	10.1
62	5.6		90 and over	10.5
63	5.6			
64	5.7			
65	5.7			

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 3.4% or higher, whatever the payment frequency. If the CMFR is less than 3.4%, 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%.