

SUGGESTED CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities on April 2, 2007
Effective July 1, 2007 through June 30, 2008

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%.