



EFCA Foundation
901 East 78th Street
Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2012
Reconfirmed September 27, 2017

Single-Life Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities and effective January 1, 2012

Age	Rate %	Age	Rate %
60-61	4.4	77	6.2
62-63	4.5	78	6.4
64	4.6	79	6.6
65	4.7	80	6.8
66-67	4.8	81	7.0
68	4.9	82	7.2
69	5.0	83	7.4
70	5.1	84	7.6
71	5.3	85	7.8
72	5.4	86	8.0
73	5.5	87	8.2
74	5.7	88	8.4
75	5.8	89	8.7
76	6.0	90+	9.0

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 at least 10% if the CFMR is 1.4% or higher and a quarterly payment frequency is used. If the CFMR is less than 1.4%, 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.

