



EFCA Foundation
901 East 78th Street
Minneapolis, MN 55420

Charitable Gift Annuity Rate Sheet

Effective as of: January 1, 2012
Reconfirmed April 13, 2015

Single-Life Charitable Gift Annuity Rates

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

Age	Rate %	Age	Rate %	Age	Rate %
45	3.3	64	4.6	78	6.4
46	3.4	65	4.7	79	6.6
47	3.5	66-67	4.8	80	6.8
48-49	3.6	68	4.9	81	7.0
50	3.7	69	5.0	82	7.2
51-52	3.8	70	5.1	83	7.4
53-54	3.9	71	5.3	84	7.6
55	4.0	72	5.4	85	7.8
56-57	4.1	73	5.5	86	8.0
58	4.2	74	5.7	87	8.2
59	4.3	75	5.8	88	8.4
60-61	4.4	76	6.0	89	8.7
62-63	4.5	77	6.2	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 45.
- 9 The minimum dollar funding amount is \$5,000.

