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SUGGESTED CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities

Effective July 1, 2010

SINGLE LIFE

<u>Age</u>	<u>Rate</u>		<u>Age</u>	<u>Rate</u>
0-5	3.1%		65-66	5.5
6-11	3.2		67	5.6
12-16	3.3		68	5.7
17-20	3.4		69-70	5.8
21-25	3.5		71	5.9
26-29	3.6		72	6.0
30-31	3.7		73	6.1
32-33	3.8		74	6.3
34-36	3.9		75	6.4
37-38	4.0		76	6.5
39-40	4.1		77	6.7
41	4.2		78	6.8
42-43	4.3		79	7.0
44-45	4.4		80	7.2
46	4.5		81	7.4
47	4.6		82	7.5
48-49	4.7		83	7.7
50	4.8		84	7.9
51-53	4.9		85	8.1
54-56	5.0		86	8.3
57-58	5.1		87	8.6
59-61	5.2		88	8.9
62-63	5.3		89	9.2
64	5.4		90 & over	9.5

NOTES: The rates are for ages at the nearest birthday.

1. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CMFR is 3.2% or higher, whatever the payment frequency. If the CMFR is less than 3.2%, the deduction will be less than 10% when annuitants are below certain ages.
2. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.

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"Building Endowments for American Charities" g g g g member Certified Senior Advisors

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Not all options are included on chart
Consult www.acga-web.org for all age rate combinations

TWO LIVES – JOINT & SURVIVOR

Younger Age	Older Age	Rate
50	50+	4.2%
51	51+	4.3
52	51+	4.3
54	54+	4.4
55	55+	4.6
56	55+	4.6
57	57+	4.7
58	58+	4.8
59	59+	4.9
60	60-61	4.9
60	62+	5.0
61	61+	5.0
62	62-65	5.0
62	66+	5.1
63	63-64	5.0
63	65+	5.1
64	64-68	5.1
64	69+	5.2
65	65-67	5.1
65	68+	5.2
66	66	5.1
66	67-70	5.2
66	71+	5.3
67	67-69	5.2
67	70-73	5.3
67	74+	5.4
68	68	5.2
68	69-72	5.3
68	73+	5.4
69	69-70	5.3
69	71-74	5.4
69	75+	5.5

Y o u n g e r Age	Older Age	Rate
70	70-73	5.4
70	74-77	5.5
70	78+	5.6
71	71-72	5.4
71	73-75	5.5
71	76-78	5.6
71	79+	5.7
72	72-73	5.5
72	74-77	5.6
72	78-80	5.7
72	81+	5.8
73	73-75	5.6
73	76-78	5.7
73	79-81	5.8
73	82+	5.9
74	74	5.6
74	75-76	5.7
74	77-79	5.8
74	80-82	5.9
74	83+	6.0
75	75	5.7
75	76-78	5.8
75	79-80	5.9
75	81-83	6.0
75	84+	6.1
76	76	5.8
76	80-81	6.0
76	82-83	6.1
76	87+	6.3
77	77	5.9
77	80-81	6.1
77	85-86	6.3
77	87+	6.4

Y o u n g e r Age	Older Age	Rate
78	78	6.0
78	81-82	6.2
78	85-86	6.4
78	90+	6.6
79	79	6.1
79	81-82	6.3
79	85-86	6.5
79	92+	6.8
80	80-81	6.3
80	85-86	6.6
80	89-90	6.8
80	94+	7.0
81	81	6.4
81	85-86	6.7
81	90-92	7.0
81	85+	7.2
82	82	6.5
82	85-86	6.8
82	90	7.1
82	94+	7.3
83	83	6.7
83	85	6.9
83	89-90	7.2
83	94+	7.5
84	84	6.9
84	87-88	7.2
84	91-92	7.5
84	95+	7.7
85	85	7.1
86	86	7.3
87	87	7.5
88	88	7.8
89	89	8.0
90	90	8.3