

CHARITABLE GIFT ANNUITY RATE COMPARISONS

Rates effective January 2016 to present, quarterly payments with AFR of 2.20%, 28% ordinary income tax rate, 15% capital gains rate.

Sample Charitable Gift Annuity Rates Single Life Gift of \$10,000

TAXABILITY OF PAYMENTS

Age	Rate	Deduction	Effective Rate	Ordinary	Tax-Free	Capital Gains
60	4.4%	\$2,748	6.00%	\$139.04	\$300.96	\$0.00
65	4.7%	\$3,362	6.60%	\$136.30	\$333.70	\$0.00
70	5.1%	\$4,001	7.10%	\$132.60	\$377.40	\$0.00
75	5.8%	\$4,502	8.20%	\$136.88	\$443.12	\$0.00
80	6.8%	\$4,965	9.80%	\$144.16	\$535.84	\$0.00

Tax free payment is for the life expectancy of the donor(s)

Sample Charitable Gift Annuity Rates Two Life Gift of \$100,000 in securities with cost basis of \$25,000

TAXABILITY OF PAYMENTS

Age	Rate	Deduction	Effective Rate	Ordinary	Tax-Free	Capital Gains
60/60	3.90%	\$21,728	4.80%	\$1,255.80	\$660.96	\$1,983.24
65/65	4.20%	\$26,167	5.30%	\$1,235.80	\$741.34	\$2,223.86
70/70	4.60%	\$30,999	5.90%	\$1,232.80	\$842.78	\$2,524.42
75/75	5.00%	\$37,938	6.60%	\$1,215.00	\$946.80	\$2,838.20
80/80	5.70%	\$43,287	7.70%	\$1,236.90	\$1,113.92	\$3,349.18

Tax free payment is for the life expectancy of the donor(s)

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