

CHARITABLE GIFT ANNUITY RATE COMPARISONS

Rates effective July 1, 2018 to present, quarterly payments with AFR 3.0%, 24% ordinary income tax rate, 15% capital gain rate.

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

TAXABILITY OF PAYMENTS

Age	Rate	Deduction	Effective %		Ordinary	Tax-Free	Capital Gains
			Itemize/NI*				
60	4.7%	\$2,903.52	6.10%	5.63%	\$175.31	\$294.69	\$0.00
65	5.1%	\$3,324.92	6.70%	6.16%	\$174.42	\$335.58	\$0.00
70	6.0%	\$3,384.88	8.00%	7.31%	\$184.20	\$415.80	\$0.00
75	6.2%	\$4,431.72	8.50%	7.62%	\$171.12	\$448.88	\$0.00
80	7.3%	\$4,826.85	10.20%	9.04%	\$179.58	\$550.42	\$0.00

Tax-free payment is for the life expectancy of the donor

*Itemize effect rate and non-itemize effective rate. Itemize uses the deduction to reduce the cost of the gift and receive tax-free payments while the non-itemize only receives the benefit of the tax-free payment.

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

Age	Rate	Deduction	Effective %		Ordinary	Tax-Free	Capital Gains
			Itemize/NI*				
60/60	4.1%	\$25,440.68	5.50%	5.02%	\$1,582.60	\$628.23	\$1,889.17
65/65	4.5%	\$27,415.45	6.20%	5.50%	\$1,584.00	\$729.72	\$2,186.28
70/70	5.0%	\$30,320.00	7.00%	6.20%	\$1,600.00	\$850.73	\$2,549.27
75/75	5.5%	\$35,806.75	7.90%	6.93%	\$1,584.00	\$980.33	\$2,935.67
80/80	6.20%	\$41,338.08	9.20%	7.89%	\$1,581.00	\$1,154.71	\$3,464.29

Tax-free payment is \$1,584.00s for the life expectancy of the donor(s)

*Itemize effect rate and non-itemize effective rate. Itemize uses the deduction to reduce the cost of the gift and receive tax-free payments while the non-itemize only receives the benefit of the tax-free payment.

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