

CHARITABLE GIFT ANNUITY RATE COMPARISONS

Rates effective January 1, 2020 to present, quarterly payments with AFR 2.0%, 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	4.3%	\$2,750.84	5.90%	5.47%	\$129.00	\$301.00	\$0.00
65	4.7%	\$3,231.29	6.60%	6.02%	\$129.72	\$340.28	\$0.00
70	5.1%	\$3,900.86	7.00%	6.30%	\$126.48	\$383.52	\$0.00
75	5.8%	\$4,426.20	8.08%	7.20%	\$130.50	\$449.50	\$0.00
80	6.9%	\$4,833.21	9.80%	8.64%	\$140.07	\$549.93	\$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	3.9%	\$19,699.78	4.60%	%	\$1,185.60	\$679.77	\$2,034.63
65/65	4.2%	\$24,507.10	5.00%	%	\$1,167.60	\$758.52	\$2,273.88
70/70	4.6%	\$29,677.96	5.60%	%	\$1,168.40	\$858.84	\$2,572.76
75/75	5.0%	\$36,949.00	6.20%	%	\$1,155.00	\$961.57	\$2,883.43
80/80	5.8%	\$41,542.96	7.30%	%	\$1,194.80	\$1,153.01	\$3,452.19

Tax-free payment 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.

*The large deduction created by a \$100,000 gif annuity would force all donors to itemize their deduction, hence the NI rate is not listed.

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