



# JAMES E. CONNELL & ASSOCIATES

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## SUGGESTED MAXIMUM CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities

Effective January 1, 2024

### SINGLE LIFE

<u>Age</u>	<u>Rate</u>		<u>Age</u>	<u>Rate</u>
50-52	4.6		71	6.4
52	4.7		72	6.6
53	4.8		73	6.7
54	4.8		74	6.8
55	4.8		75	7.0
56	4.9		76	7.2
57	4.9		77	7.4
58	5.0		78	7.6
59	5.1		79	7.8
60	5.2		80	8.1
61	5.3		81	8.3
62-63	5.4		82	8.5
64	5.6		83	8.7
65	5.7		84	8.9
66	6.6		85	9.1
67	5.9		86	9.3
68	6.1		87	9.5
69	6.2		88	9.7
70	6.3		89	9.9
			90+	10.1+

**NOTE:** The rates are for ages at their nearest birthday on the date of the agreement.

1. The suggested rates comply with the 10% minimum charitable deduction required under IRC Sec. 514 (c)(5)(A) using the 3.60% Charitable Federal Midterm Rate (CFMR) or higher. The target residuum is 50% of the gift amount with a net present value of 20%.

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*"Building Endowments for American Charities"* ♦♦♦♦ member Certified Senior Advisors

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Not all options are included on two-life chart

Consult [www.acga-web.org](http://www.acga-web.org) for all age rate combinations

**TWO LIVES – JOINT & SURVIVOR**

Younger Age	Older Age	Rate
<b>55</b>	<b>55</b>	<b>4.4</b>
55	58-95+	4.6
56	56-59	4.5
56	60	4.6
57	57	4.5
57	65	4.7
58	58	4.6
58	65	4.7
59	59	4.6
59	65	4.8
59	70	4.9
<b>60</b>	<b>60</b>	<b>4.7</b>
60	65	4.8
60	70	4.9
61	61	4.7
61	65	4.9
62	62	4.8
62	65	4.9
62	70	5.0
63	63	4.9
63	70	5.1
64	64	4.9
64	70	5.1
64	75	5.3
<b>65</b>	<b>65</b>	<b>5.0</b>
65	70	5.2
65	75	5.4
66	66	5.1
66	70	5.3
66	75	5.4
67	67	5.2
67	70	5.3
67	75	5.5
67	80	5.7

Younger Age	Older Age	Rate
68	68	5.3
68	70	5.4
68	75	5.6
69	69	5.4
69	75	5.7
69	80	5.9
69	85	6.0
<b>70</b>	<b>70</b>	<b>5.5</b>
70	75	5.8
70	80	6.0
71	71	5.6
71	75	5.9
71	80	6.1
72	72	5.7
72	75	5.9
72	80	6.2
73	73	5.9
73	75	6.0
73	80	6.3
74	74	6.0
74	80	6.4
74	85	6.6
<b>75</b>	<b>75</b>	<b>6.2</b>
75	80	6.5
75	85	6.7
76	76	6.4
76	80	6.6
76	85	6.8
77	77	6.5
77	80	6.7
77	85	6.9
78	78	6.6
78	80	6.8
78	85	7.1

Younger Age	Older Age	Rate
79	79	6.8
79	85	7.2
<b>80</b>	<b>80</b>	<b>6.9</b>
80	85	7.3
80	90	7.7
81	81	7.1
81	85	7.5
81	90	7.8
82	82	7.3
82	85	7.6
82	90	8.0
83	83	7.5
83	85	7.8
83	90	8.3
84	84	7.8
84	85	7.9
84	90	8.5
<b>85</b>	<b>85</b>	<b>8.1</b>
85	88	8.5
85	91	8.8
86	86	8.3
86	88	8.6
86	90	8.9
87	87	8.7
87	89	9.0
87	91	9.3
88	88	9.0
88	90	9.4
89	90	9.6
89	95	9.7
<b>90</b>	<b>90</b>	<b>9.8</b>
90	95	9.9
<b>95</b>	<b>95</b>	<b>9.9</b>