

Rates Effective February 1, 2009

Approved by the American Council on Gift Annuities on December 29, 2008

Suggested Charitable Gift Annuity Rates

SINGLE LIFE

Age	Rate	Age	Rate	Age	Rate
1-5	2.6	36	3.5	66	5.4
6-7	2.7	37	3.5	67	5.4
8	2.7	38	3.6	68	5.5
9	2.7	39	3.6	69	5.6
10	2.7	40	3.7	70	5.7
11	2.7	41	3.7	71	5.8
12	2.7	42	3.8	72	5.9
13	2.8	43	3.9	73	6.0
14	2.8	44	4.0	74	6.1
15	2.8	45	4.0	75	6.3
16	2.8	46	4.1	76	6.4
17	2.9	47	4.2	77	6.6
18	2.9	48	4.3	78	6.7
19	2.9	49	4.4	79	6.9
20	2.9	50	4.4	80	7.1
21	3.0	51	4.5	81	7.3
22	3.0	52	4.6	82	7.5
23	3.0	53	4.7	83	7.7
24	3.0	54	4.8	84	7.9
25	3.1	55	4.8	85	8.1
26	3.1	56	4.9	86	8.3
27	3.1	57	4.9	87	8.6
28	3.2	58	4.9	88	8.9
29	3.2	59	5.0	89	9.2
30	3.2	60	5.0	90+	9.5

31	3.3	61	5.1
32	3.3	62	5.1
33	3.4	63	5.2
34	3.4	64	5.2
35	3.4	65	5.3

NOTES:

1. The rates are for ages at the nearest birthday.

2. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CMFR is 2.4% or higher, whatever the payment frequency. If the CMFR is less than 2.4%, the deduction will be less than 10% when annuitants are below certain ages.

3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.

4. The new rates will qualify for all immediate gift annuities at all ages for a CMFR of 2.4% or above. In the case of deferred gift annuities, there may be a few instances in which rates based on the ACGA's suggested schedule and methodology do not qualify when the CMFR is quite low. In those instances, the deferred rates would have to be reduced to qualify.