

SUGGESTED CHARITABLE GIFT ANNUITY RATES
Approved by the American Council on Gift Annuities
April 28, 2010
Effective July 1, 2010

SINGLE LIFE

| Age | Rate | | Age | Rate |
|-------|------|--|-------------|------|
| 0-5 | 3.1 | | 71 | 5.9 |
| 6-11 | 3.2 | | 72 | 6.0 |
| 12-16 | 3.3 | | 73 | 6.1 |
| 17-20 | 3.4 | | 74 | 6.3 |
| 21-25 | 3.5 | | 75 | 6.4 |
| 26-29 | 3.6 | | 76 | 6.5 |
| 30-31 | 3.7 | | 77 | 6.7 |
| 32-33 | 3.8 | | 78 | 6.8 |
| 34-36 | 3.9 | | 79 | 7.0 |
| 37-38 | 4.0 | | 80 | 7.2 |
| 39-40 | 4.1 | | 81 | 7.4 |
| 41 | 4.2 | | 82 | 7.5 |
| 42-43 | 4.3 | | 83 | 7.7 |
| 44-45 | 4.4 | | 84 | 7.9 |
| 46 | 4.5 | | 85 | 8.1 |
| 47 | 4.6 | | 86 | 8.3 |
| 48-49 | 4.7 | | 87 | 8.6 |
| 50 | 4.8 | | 88 | 8.9 |
| 51-53 | 4.9 | | 89 | 9.2 |
| 54-56 | 5.0 | | 90 and over | 9.5 |
| 57-58 | 5.1 | | | |
| 59-61 | 5.2 | | | |
| 62-63 | 5.3 | | | |
| 64 | 5.4 | | | |
| 65-66 | 5.5 | | | |
| 67 | 5.6 | | | |
| 68 | 5.7 | | | |
| 69-70 | 5.8 | | | |
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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 CFMR is 3.2% or higher, whatever the payment frequency. If the CFMR is less than 3.2%, 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 CFMR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.