

CHARITABLE GIFT ANNUITY RATE COMPARISONS						
Rates Effective July 1, 2008 and beyond, quarterly payments with AFR of 4.0%, 28% ordinary income tax rate, 15% capital gains rate						
Single Life	Gift of \$10,000 cash					
Age	Rate	Deduction	Effective Rate	Taxability of Income Payments		
				Ordinary	Tax Free	Capital Gain
55	5.30%	\$2,128	6.80%	\$254.00	\$276.00	\$0.00
60	5.50%	\$2,685	7.20%	\$246.00	\$304.00	\$0.00
65	5.70%	\$3,341	7.70%	\$235.00	\$335.00	\$0.00
70	6.10%	\$3,898	8.50%	\$226.00	\$384.00	\$0.00
75	6.70%	\$4,414	9.60%	\$220.00	\$450.00	\$0.00
80	7.60%	\$4,908	11.30%	\$218.00	\$542.00	\$0.00
85	8.90%	\$5,370	13.60%	\$209.00	\$680.00	\$0.00
Two Life	Gift of \$100,000 in securities with cost basis of \$25,000					
Age	Rate	Deduction	Effective Rate	Taxability of Income Payments		
				Ordinary	Tax Free	Capital Gain
55/55	4.70%	\$18,102	5.50%	\$2,312.00	\$597.00	\$1,791.00
60/60	5.20%	\$16,929	6.10%	\$2,392.00	\$703.00	\$2,105.00
65/65	5.40%	\$22,402	6.50%	\$2,284.00	\$779.00	\$2,337.00
70/70	5.60%	\$29,335	7.00%	\$2,150.00	\$864.00	\$2,586.00
75/75	6.00%	\$35,326	7.70%	\$2,058.00	\$984.00	\$2,958.00
80/80	6.60%	\$41,326	8.70%	\$1,980.00	\$1,155.00	\$3,465.00
85/85	7.40%	\$47,635	10.00%	\$1,887.00	\$1,379.00	\$4,134.00

Note: tax-free payments are for the life expectancy of the donor(s)