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## SUGGESTED MAXIMUM CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities

Effective January 1, 2023

### SINGLE LIFE

<u>Age</u>	<u>Rate</u>		<u>Age</u>	<u>Rate</u>
5-18	3.5		71	6.0
19-27	3.6		72	6.2
28-33	3.7		73	6.3
34-38	3.8		74	6.4
39-42	3.9		75	6.6
43-45	4.0		76	6.8
46-47	4.1		77	7.0
48-50	4.2		78	7.2
51-52	4.3		79	7.4
53	4.4		80	7.6
54-55	4.5		81	7.8
56	4.6		82	8.1
57-58	4.7		83	8.3
59	4.8		84	8.5
60	4.9		85	8.7
61	5.0		86	8.9
62	5.1		87	9.1
63	5.2		88	9.3
64	5.3		89	9.5
65	5.4		90+	9.7
66	5.5			
67	5.6			
68	5.7			
69	5.8			
70	5.9			

**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>4.1</b>
55	26-60	4.2
55	61-95+	4.3
56	56-59	4.2
56	65-95+	4.4
57	57	4.2
57	68-95+	4.5
58	58-60	4.3
58	66-95+	4.5
59	59	4.3
59	60-63	4.4
59	69-95+	4.6
<b>60</b>	<b>60-62</b>	<b>4.4</b>
60	63-65	4.5
60	71-95+	4.7
61	61-64	4.5
61	73-95+	4.8
62	62-63	4.5
62	64-66	4.6
62	75-95+	4.9
63	63-64	4.6
63	65-67	4.7
64	64-66	4.7
64	70-42	4.9
64	77-95+	5.1
<b>65</b>	<b>65</b>	<b>4.7</b>
65	68-70	4.9
65	78-95+	5.2
66	66	4.8
66	70-71	5.0
66	78-95+	5.3
67	67	4.9
67	71-72	5.1
67	76-78	5.3
67	79-95+	5.4

Younger Age	Older Age	Rate
68	68	5.1
68	71-73	5.2
68	76-78	5.4
68	79-95+	5.5
69	69	5.1
69	72-73	5.3
69	76-78	5.5
69	79-95+	5.6
<b>70</b>	<b>70</b>	<b>5.2</b>
70	74-75	5.5
70	79-95+	5.7
71	71-72	5.4
71	77-79	5.7
71	80-95+	5.8
72	72	5.5
72	75-77	5.7
72	84-95+	6.0
73	73	5.6
73	76-78	5.8
73	84-95+	6.1
74	74	5.7
74	77-78	5.9
74	84-95+	6.2
<b>75</b>	<b>75</b>	<b>5.8</b>
75	78-79	6.0
75	87-95+	6.4
76	76	5.9
76	84-85	6.4
76	89-95+	6.6
77	77-78	6.1
77	84-85	6.6
77	91-95+	6.8
78	78	6.2
78	85-86	6.7
78	92-95+	7.0

Younger Age	Older Age	Rate
79	79	6.4
79	82	6.6
79	93-95+	7.2
<b>80</b>	<b>80</b>	<b>6.5</b>
80	84	6.9
80	93-95+	7.4
81	81	6.7
81	84	7.0
81	92-95+	7.6
82	82	6.9
82	88	7.5
82	94-95+	7.9
83	83	7.2
83	85	7.4
83	93-95+	8.1
84	84	7.4
84	88	7.9
84	92-95+	8.3
<b>85</b>	<b>85</b>	<b>7.7</b>
85	88	8.1
85	92-95+	8.5
86	86	8.0
86	88	8.2
86	92-95+	8.7
87	87	8.3
87	90	8.7
87	91-95+	8.9
88	88	8.6
88	90	9.0
89	89	9.0
89	91-95+	9.3
<b>90</b>	<b>90</b>	<b>9.4</b>
92	92-95+	9.5
95+	<b>95+</b>	<b>9.5</b>