



Lancaster County
Community
Foundation

AMERICAN COUNCIL OF GIFT ANNUITIES

Charitable Gift Annuity Rates Single Life

Single Life Rate for Individuals over 60

| Age | Rate |
|-------|------|
| 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 |
| 71 | 5.9 |
| 72 | 6.0 |
| 73 | 6.1 |
| 74 | 6.3 |
| 75 | 6.4 |
| 76 | 6.5 |
| 77 | 6.7 |
| 78 | 6.8 |
| 79 | 7.0 |
| 80 | 7.2 |
| 81 | 7.4 |
| 82 | 7.5 |
| 83 | 7.7 |
| 84 | 7.9 |
| 85 | 8.1 |
| 86 | 8.3 |
| 87 | 8.6 |
| 88 | 8.9 |
| 89 | 9.2 |

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 3.2% or higher, whatever the payment frequency. If the CMFR is less than 3.2%, the deduction will be less than 10% when annuities 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.

AMERICAN
COUNCIL ON
GIFT ANNUITIES
Promoting Responsible Philanthropy



Lancaster County
Community
Foundation

AMERICAN COUNCIL OF GIFT ANNUITIES

Charitable Gift Annuity Rates Two Lives – Joint and Survivor

Two Life Rate – Joint and Survivor (Effective July 1, 2010)

| Younger Age | Older Age | Rate | Younger Age | Older Age | Rate |
|-------------|-----------|------|-------------|-----------|------|
| 60 | 60-61 | 4.9 | 72 | 78-80 | 5.7 |
| 60 | 62+ | 5.0 | 72 | 81+ | 5.8 |
| 61 | 61+ | 5.0 | 73 | 73-75 | 5.6 |
| 62 | 62-65 | 5.0 | 73 | 76-78 | 5.7 |
| 62 | 66+ | 5.1 | 73 | 79-81 | 5.8 |
| 63 | 63-64 | 5.0 | 73 | 82+ | 5.9 |
| 63 | 65+ | 5.1 | 74 | 74 | 5.6 |
| 64 | 64-68 | 5.1 | 74 | 75-76 | 5.7 |
| 64 | 69+ | 5.2 | 74 | 77-79 | 5.8 |
| 65 | 66-67 | 5.1 | 74 | 80-82 | 5.9 |
| 65 | 68+ | 5.2 | 74 | 83+ | 6.0 |
| 66 | 66 | 5.1 | 75 | 75 | 5.7 |
| 66 | 67-70 | 5.2 | 75 | 76-78 | 5.8 |
| 66 | 71+ | 5.3 | 75 | 79-80 | 5.9 |
| 67 | 67-69 | 5.2 | 75 | 81-83 | 6.0 |
| 67 | 70-73 | 5.3 | 75 | 84+ | 6.1 |
| 67 | 74+ | 5.4 | 76 | 76 | 5.8 |
| 68 | 68 | 5.2 | 76 | 77-79 | 5.9 |
| 68 | 69-72 | 5.3 | 76 | 80-81 | 6.0 |
| 68 | 73+ | 5.4 | 76 | 82-83 | 6.1 |
| 69 | 69-70 | 5.3 | 76 | 84-86 | 6.2 |
| 69 | 71-74 | 5.4 | 76 | 87+ | 6.3 |
| 69 | 75+ | 5.5 | 77 | 77 | 5.9 |
| 70 | 70-73 | 5.4 | 77 | 78-79 | 6.0 |
| 70 | 74-77 | 5.5 | 77 | 80-81 | 6.1 |
| 70 | 78+ | 5.6 | 77 | 82-84 | 6.2 |
| 71 | 71-72 | 5.4 | 77 | 85-86 | 6.3 |
| 71 | 73-75 | 5.5 | 77 | 87+ | 6.4 |
| 71 | 76-78 | 5.6 | 78 | 78 | 6.0 |
| 71 | 79+ | 5.7 | 78 | 79-80 | 6.1 |
| 72 | 72-73 | 5.5 | 78 | 81-82 | 6.2 |
| 72 | 74-77 | 5.6 | 78 | 83-84 | 6.3 |

Two Life Rate – Joint and Survivor (Effective July 1, 2010)

| Younger Age | Older Age | Rate | Younger Age | Older Age | Rate |
|-------------|-----------|------|-------------|-----------|------|
| 78 | 85-86 | 6.4 | 83 | 89-90 | 7.2 |
| 78 | 87-89 | 6.5 | 83 | 91 | 7.3 |
| 78 | 90+ | 6.6 | 83 | 92-93 | 7.4 |
| 79 | 79 | 6.1 | 83 | 94+ | 7.5 |
| 79 | 80 | 6.2 | 84 | 84 | 6.9 |
| 79 | 81-82 | 6.3 | 84 | 85 | 7.0 |
| 79 | 83-84 | 6.4 | 84 | 86 | 7.1 |
| 79 | 85-86 | 6.5 | 84 | 87-88 | 7.2 |
| 79 | 87-88 | 6.6 | 84 | 89 | 7.3 |
| 79 | 89-91 | 6.7 | 84 | 90 | 7.4 |
| 79 | 92+ | 6.8 | 84 | 91-92 | 7.5 |
| 80 | 80-81 | 6.3 | 84 | 93-94 | 7.6 |
| 80 | 82 | 6.4 | 84 | 95 | 7.7 |
| 80 | 83-84 | 6.5 | 85 | 85 | 7.1 |
| 80 | 85-86 | 6.6 | 85 | 86 | 7.2 |
| 80 | 87-88 | 6.7 | 85 | 87 | 7.3 |
| 80 | 89-90 | 6.8 | 85 | 88 | 7.4 |
| 80 | 91-93 | 6.9 | 85 | 89-90 | 7.5 |
| 80 | 94+ | 7.0 | 85 | 91 | 7.6 |
| 81 | 81 | 6.4 | 85 | 92 | 7.7 |
| 81 | 82-83 | 6.5 | 85 | 93-94 | 7.8 |
| 81 | 84 | 6.6 | 85 | 95+ | 7.9 |
| 81 | 85-86 | 6.7 | 86 | 86 | 7.3 |
| 81 | 87 | 6.8 | 86 | 87 | 7.4 |
| 81 | 88-89 | 6.9 | 86 | 88 | 7.5 |
| 81 | 90-92 | 7.0 | 86 | 89 | 7.6 |
| 81 | 93-94 | 7.1 | 86 | 90 | 7.7 |
| 81 | 95+ | 7.2 | 86 | 91 | 7.8 |
| 82 | 82 | 6.5 | 86 | 92 | 7.9 |
| 82 | 83 | 6.6 | 86 | 93-94 | 8.0 |
| 82 | 84 | 6.7 | 86 | 95+ | 8.1 |
| 82 | 85-86 | 6.8 | 87 | 87 | 7.5 |
| 82 | 87 | 6.9 | 87 | 88 | 7.6 |
| 82 | 88-89 | 7.0 | 87 | 89 | 7.7 |
| 82 | 90 | 7.1 | 87 | 90 | 7.9 |
| 82 | 91-93 | 7.2 | 87 | 91 | 8.0 |
| 82 | 94+ | 7.3 | 87 | 92-93 | 8.1 |
| 83 | 83 | 6.7 | 87 | 94 | 8.2 |
| 83 | 84 | 6.8 | 87 | 95+ | 8.3 |
| 83 | 85 | 6.9 | 88 | 88 | 7.8 |
| 83 | 86-87 | 7.0 | 88 | 89 | 7.9 |
| 83 | 88 | 7.1 | 88 | 90 | 8.0 |

Two Life Rate – Joint and Survivor (Effective July 1, 2010)

| Younger Age | Older Age | Rate |
|-------------|-----------|------|
| 88 | 91 | 8.1 |
| 88 | 92 | 8.2 |
| 88 | 93 | 8.3 |
| 88 | 94 | 8.4 |
| 88 | 95+ | 8.5 |
| 89 | 89 | 8.0 |
| 89 | 90 | 8.2 |
| 89 | 91 | 8.3 |
| 89 | 92 | 8.4 |
| 89 | 93 | 8.5 |
| 89 | 94 | 8.7 |
| 89 | 95+ | 8.8 |
| 90 | 90 | 8.3 |
| 90 | 91 | 8.5 |
| 90 | 92 | 8.6 |
| 90 | 93 | 8.7 |
| 90 | 94 | 8.9 |
| 90 | 95+ | 9.0 |
| 91 | 91 | 8.6 |
| 91 | 92 | 8.8 |
| 91 | 93 | 8.9 |
| 91 | 94 | 9.1 |
| 91 | 95+ | 9.2 |
| 92 | 92 | 8.9 |
| 92 | 93 | 9.1 |
| 92 | 94+ | 9.3 |
| 93 | 93+ | 9.3 |
| 94 | 94+ | 9.3 |
| 95 | 95+ | 9.3 |