

SINGLE LIFE Immediate Payments maximum rate

(Donors may choose this or a lower rate; Friends Fiduciary's minimum age is 60)

Suggested Charitable Gift Annuity Rates Effective January 1, 2012

Approved by the American Council on Gift Annuities on November 7, 2011

Age	Rate		Age	Rate		Age	Rate
5-10	2.0		50	3.7		73	5.5
11-15	2.1		51-52	3.8		74	5.7
16-19	2.2		53-54	3.9		75	5.8
20-23	2.3		55	4.0		76	6.0
24-26	2.4		56-57	4.1		77	6.2
27-29	2.5		58	4.2		78	6.4
30-32	2.6		59	4.3		79	6.6
33-34	2.7		60-61	4.4		80	6.8
35-36	2.8		62-63	4.5		81	7.0
37-38	2.9		64	4.6		82	7.2
39-40	3.0		65	4.7		83	7.4
41-42	3.1		66-67	4.8		84	7.6
43	3.2		68	4.9		85	7.8
44-45	3.3		69	5.0		86	8.0
46	3.4		70	5.1		87	8.2
47	3.5		71	5.3		88	8.4
48-49	3.6		72	5.4		89	8.7
						90+	9.0

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 3.0% or higher, whatever the payment frequency. If the CMFR is less than 3.0%, 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. 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%.

Two Lives - Joint and Survivor Immediate payments maximum rate

(Donors may choose this or a lower rate; Friends Fiduciary's minimum age is 60)

Suggested Charitable Gift Annuity Rates Effective January 1, 2012

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Younger Age	Older Age	Rate
60	60-62	3.9
60	63-66	4.0
60	67-70	4.1
60	71-95+	4.2
61	61	3.9
61	62-64	4.0
61	65-68	4.1
61	69-95+	4.2
62	62-63	4.0
62	64-66	4.1
62	67-69	4.2
62	70-95+	4.3
63	63-64	4.1
63	65-67	4.2
63	68-95+	4.3
64	64-66	4.2
64	67-70	4.3
64	71-95+	4.4
65	65	4.2
65	66-68	4.3
65	69-72	4.4
65	73-95+	4.5
66	66-67	4.3
66	68-71	4.4
66	72-75	4.5
66	76-95+	4.6
67	67-69	4.4
67	70-73	4.5
67	74-95+	4.6
68	68	4.4
68	69-71	4.5
68	72-75	4.6
68	76-95+	4.7

Younger Age	Older Age	Rate
69	69-70	4.5
69	71-73	4.6
69	74-76	4.7
69	77-95+	4.8
70	70-71	4.6
70	72-74	4.7
70	75-78	4.8
70	79-95+	4.9
71	71-73	4.7
71	74-75	4.8
71	76-79	4.9
71	80-82	5.0
71	83-95+	5.1
72	72	4.7
72	73-74	4.8
72	75-76	4.9
72	77-79	5.0
72	80-83	5.1
72	84-95+	5.2
73	73	4.8
73	74-75	4.9
73	76-77	5.0
73	78-80	5.1
73	81-83	5.2
73	84-95+	5.3
74	74	4.9
74	75-76	5.0
74	77-78	5.1
74	79-80	5.2
74	81-83	5.3
74	84-87	5.4
74	88-95+	5.5
75	75	5.0

Younger Age	Older Age	Rate
75	76-77	5.1
75	78	5.2
75	79-81	5.3
75	82-83	5.4
75	84-86	5.5
75	87-95+	5.6
76	76-77	5.2
76	78-79	5.3
76	80-81	5.4
76	82-83	5.5
76	84-85	5.6
76	86-88	5.7
76	89-95+	5.8
77	77-78	5.3
77	79	5.4
77	80-81	5.5
77	82-83	5.6
77	84-85	5.7
77	86-87	5.8
77	88-91	5.9
77	92-95+	6.0
78	78	5.4
78	79	5.5
78	80-81	5.6
78	82-83	5.7
78	84	5.8
78	85-86	5.9
78	87-89	6.0
78	90-92	6.1
78	93-95+	6.2
79	79-80	5.6
79	81	5.7
79	82	5.8

Younger Age	Older Age	Rate
79	83-84	5.9
79	85-86	6.0
79	87-88	6.1
79	88-90	6.2
79	91-93	6.3
79	94-95+	6.4
80	80	5.7
80	81	5.8
80	82	5.9
80	83-84	6.0
80	85	6.1
80	86-87	6.2
80	88-89	6.3
80	90-91	6.4
80	92-93	6.5
80	94-95+	6.6
81	81	5.9
81	82	6.0
81	83	6.1
81	84-85	6.2
81	86	6.3
81	87-88	6.4
81	89	6.5
81	90-91	6.6
81	92-94	6.7
81	95+	6.8
82	82	6.1
82	83	6.2
82	84	6.3
82	85-86	6.4
82	87	6.5
82	88	6.6
82	89-90	6.7
82	91	6.8
82	92-93	6.9
82	94-95+	7.0
83	83	6.3

Younger Age	Older Age	Rate
83	84	6.4
83	85	6.5
83	86	6.6
83	87	6.7
83	88-89	6.8
83	90	6.9
83	91	7.0
83	92-93	7.1
83	94-95+	7.2
84	84	6.5
84	85	6.6
84	86	6.7
84	87	6.8
84	88	6.9
84	89	7.0
84	90	7.1
84	91	7.2
84	92-93	7.3
84	94-95+	7.4
85	85	6.7
85	86	6.9
85	87	7.0
85	88	7.1
85	89	7.2
85	90	7.3
85	91	7.4
85	92	7.5
85	93-95+	7.6
86	86	7.0
86	87	7.1
86	88	7.3
86	89	7.4
86	90	7.5
86	91	7.6
86	92	7.7
86	93-95+	7.8
87	87	7.3
87	88	7.4

Younger Age	Older Age	Rate
87	89	7.5
87	90	7.7
87	91	7.8
87	92	7.9
87	93-95+	8.0
88	88	7.6
88	89	7.7
88	90	7.9
88	91	8.0
88	92	8.1
88	93-95+	8.2
89	89	7.9
89	90	8.0
89	91	8.2
89	92	8.3
89	93-95+	8.5
90	90	8.2
90	91	8.4
90	92	8.5
90	93	8.7
90	94-95+	8.8
91	91	8.6
91	92	8.7
91	93-95+	8.8
92	92-95+	8.8
93	93-95+	8.8
94	94-95+	8.8