

Two Lives - Joint and Survivor Immediate payments maximum rate

(Donors may choose this or a lower rate; Friends Fiduciary's minimum age is 65)

Suggested Charitable Gift Annuity Rates Effective July 1, 2018

Approved by the American Council on Gift Annuities

Younger Age	Older Age	Rate
65	65-66	4.5
65	67-68	4.6
65	69-71	4.7
65	72-74	4.8
65	79-95+	4.9
66	66-67	4.6
66	68-69	4.7
66	70-72	4.8
66	73-74	4.9
66	75-95+	5.0
67	67-68	4.7
67	69-70	4.8
67	71-72	4.9
67	73-77	5.0
67	78-95+	5.1
68	68-69	4.8
68	70-71	4.9
68	72-74	5.0
68	75-95+	5.1
69	69	4.9
69	70-72	5.0
69	73-76	5.1
69	77-95+	5.2
70	70-71	5.0
70	72-74	5.1
70	75-77	5.2
70	78-81	5.3
70	82-95+	5.4
71	71-72	5.1
71	73-75	5.2
71	76-78	5.3
71	79-81	5.4
71	82-95+	5.5

Younger Age	Older Age	Rate
72	72-74	5.2
72	75-76	5.3
72	77-79	5.4
72	80-82	5.5
72	83-95+	5.6
73	73-74	5.3
73	75-77	5.4
73	78-79	5.5
73	80-82	5.6
73	83-95+	5.7
74	74-75	5.4
74	76-77	5.5
74	78-79	5.6
74	80-82	5.7
74	83-85	5.8
74	86-95+	5.9
75	75-76	5.5
75	77-78	5.6
75	79-80	5.7
75	81-82	5.8
75	83-84	5.9
75	85-95+	6.0
76	76	5.6
76	77-78	5.7
76	79-80	5.8
76	81-82	5.9
76	83-84	6.0
76	85-86	6.1
76	87-95+	6.2
77	77	5.7
77	78	5.8
77	79-80	5.9
77	81-82	6.0

Younger Age	Older Age	Rate
77	83	6.1
77	84-85	6.2
77	86-88	6.3
77	89-95+	6.4
78	78-79	5.9
78	80	6.0
78	81	6.1
78	82-83	6.2
78	84-85	6.3
78	86-87	6.4
78	88-89	6.5
78	90-95+	6.6
79	79	6.0
79	80	6.1
79	81	6.2
79	82-83	6.3
79	84	6.4
79	85-86	6.5
79	87-88	6.6
79	89-90	6.7
79	91-93	6.8
79	94-95+	6.9
80	80	6.2
80	81	6.3
80	82	6.4
80	83-84	6.5
80	85	6.6
80	86	6.7
80	87-88	6.8
80	89-90	6.9
80	91-92	7.0
80	93-95+	7.1

Younger Age	Older Age	Rate
81	81	6.4
81	82	6.5
81	83	6.6
81	84	6.7
81	85-86	6.8
81	87	6.9
81	88	7.0
81	89-90	7.1
81	91-92	7.2
81	93-95+	7.3
82	82	6.6
82	83	6.7
82	84	6.8
82	85	6.9
82	86	7.0
82	87	7.1
82	88	7.2
82	89-90	7.3
82	91	7.4
82	92-95+	7.5
83	83	6.8
83	84	6.9
83	85	7.1
83	86	7.2
83	87	7.3
83	88	7.4
83	89-90	7.5
83	91	7.6
83	92-95+	7.7
84	84	7.1
84	85	7.2
84	86	7.3
84	87	7.4
84	88	7.6
84	89	7.7
84	90-91	7.8
84	92-95+	7.9

Younger Age	Older Age	Rate
85	85	7.3
85	86	7.5
85	87	7.6
85	88	7.7
85	89	7.9
85	90	8.0
85	91-95+	8.1
86	86	7.6
86	87	7.8
86	88	7.9
86	89	8.1
86	90	8.2
86	91-95+	8.3
87	87	8.0
87	88	8.1
87	89	8.3
87	90	8.4
87	91-95+	8.5
88	88	8.3
88	89	8.5
88	90-95+	8.7
89	89	8.7
89	90	8.9
89	91-95+	9.0
90	90	9.1
90	91-95+	9.3
91	91-95+	9.3
92	92-95+	9.3
93	93-95+	9.3
94	94-95+	9.3
95+	95+	9.3

NOTES:

1. If any of these rates vary from the most recently published suggested Charitable Gift Annuity Rates by the American Council on Gift Annuities (ACGA) the current effective, published rates by ACGA will apply.

2. The rates are for ages at the nearest birthday.

3. 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.

4. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.

5. 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%.