



Charitable Gift Annuity Rates

Effective Rates for 2020

What is a Charitable Gift Annuity?

In short, it is an agreement in which a donor makes a gift to their parish, school, diocese or other Catholic entity under the Diocese of Sioux City.

In turn, the donor receives **guaranteed annual income payments** for the life of one or two persons.



A Single Life Gift Annuity

Is based on the life of one person.



A Two-Life or Joint Gift Annuity

Is based on the lives of two persons. The gift is provided by both parties. Payments are made to both persons for life, then to the survivor. The rate is based on their ages and is determined by a two-life rate table.

Single Life Annuity Rates

Age	Rate	Age	Rate	Age	Rate
65-66	4.7	75	5.8	84	7.8
67	4.8	76	6.0	85	8.0
68	4.9	77	6.2	86	8.2
69	5.0	78	6.4	87	8.4
70	5.1	79	6.6	88	8.6
71	5.2	80	6.9	89	8.8
72	5.4	81	7.2	90+	9.0
73	5.5	82	7.4		
74	5.6	83	7.6		



How often are these rates changed?

The American Council on Gift Annuities Board of Directors reviews the rates on a regular basis.

On November 8, 2019 the board re-examined the assumptions inherent in the gift annuity rate schedules and approved a decrease in the suggested maximum payout rates for Charitable Gift Annuities. This change was in effect as of January 1, 2020.

www.acga-web.org

Two-Life or Joint Gift Annuity Rates

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	4.2	74	84-95+	5.4	80	83	6.0	84	87	7.0
65	66-68	4.3	75	75	5.0	80	84	6.1	84	88	7.1
65	69-73	4.4	75	76	5.1	80	85	6.2	84	89	7.2
65	74-95+	4.5	75	77-78	5.2	80	86-87	6.3	84	90	7.3
66	66-67	4.3	75	79-80	5.3	80	88-89	6.4	84	91	7.4
66	68-71	4.4	75	81-82	5.4	80	90-91	6.5	84	92	7.5
66	72-95+	4.5	75	83-85	5.5	80	92-94	6.6	84	93-95+	7.6
67	67-69	4.4	75	86-95+	5.6	80	95+	6.7	85	85	6.9
67	70-73	4.5	76	76-77	5.2	81	81	6.0	85	86	7.0
67	74-95+	4.6	76	78	5.3	81	82	6.1	85	87	7.2
68	68	4.4	76	79-80	5.4	81	83-84	6.2	85	88	7.3
68	69-71	4.5	76	81-82	5.5	81	85	6.3	85	89	7.4
68	72-75	4.6	76	83-85	5.6	81	86	6.4	85	90	7.5
68	76-95+	4.7	76	86-87	5.7	81	87	6.5	85	91	7.6
69	69-70	4.5	76	88-95+	5.8	81	88-89	6.6	85	92	7.7
69	71-73	4.6	77	77	5.3	81	90-91	6.7	85	93-95+	7.8
69	74-76	4.7	77	78-79	5.4	81	92-93	6.8	86	86	7.2
69	77-95+	4.8	77	80	5.5	81	94-95+	6.9	86	87	7.3
70	70-72	4.6	77	81-82	5.6	82	82	6.2	86	88	7.5
70	73-74	4.7	77	83-84	5.7	82	83	6.3	86	89	7.6
70	75-78	4.8	77	85-86	5.8	82	84	6.4	86	90	7.8
70	79-95+	4.9	77	87-89	5.9	82	85	6.5	86	91	7.9
71	71-73	4.7	77	90-95+	6.0	82	86	6.6	86	92-95+	8.0
71	74-76	4.8	78	78	5.4	82	87-88	6.7	87	87	7.7
71	77-79	4.9	78	79	5.5	82	89	6.8	87	88	7.8
71	80-95+	5.0	78	80	5.6	82	90	6.9	87	89	8.0
72	72	4.7	78	81-82	5.7	82	91-92	7.0	87	90	8.1
72	73-74	4.8	78	83	5.8	82	93-94	7.1	87	91	8.2
72	75-76	4.9	78	84-85	5.9	82	95+	7.2	87	92-95+	7.9
72	77-79	5.0	78	86-87	6.0	83	83	6.4	88	88	8.0
72	80-83	5.1	78	88-90	6.1	83	84	6.5	88	89	8.2
72	84-95+	5.2	78	91-95+	6.2	83	85	6.6	88	90	8.4
73	73	4.8	79	79	5.6	83	86	6.7	88	91-95+	8.2
73	74-75	4.9	79	80	5.7	83	87	6.8	89	89	8.4
73	76-77	5.0	79	81-82	5.8	83	88	6.9	89	90	8.6
73	78-80	5.1	79	83	5.9	83	89	7.0	89	91-95+	8.6
73	81-83	5.2	79	84-85	6.0	83	90	7.1	90	90	8.8
73	84-95+	5.3	79	86	6.1	83	91-92	7.2	90	91-95+	8.8
74	74	4.9	79	87-88	6.2	83	93	7.3	91	91-95+	8.8
74	75-76	5.0	79	89-91	6.3	83	94-95+	7.4	92	92-95+	8.8
74	77-78	5.1	79	92-95+	6.4	84	84	6.6	93	93-95+	8.8
74	79-80	5.2	80	80	5.8	84	85	6.8	94	94-95+	8.8
74	81-83	5.3	80	81-82	5.9	84	86	6.9	95+	95+	8.8

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