



Charitable Gift Annuity Rates

Effective Rates for 2024

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	5.7	74	6.8	83	8.7
66	5.8	75	7.0	84	8.9
67	5.9	76	7.2	85	9.1
68	6.1	77	7.4	86	9.3
69	6.2	78	7.6	87	9.5
70	6.3	79	7.8	88	9.7
71	6.4	80	8.1	89	9.9
72	6.6	81	8.3	90+	10.1
73	6.7	82	8.5		



On November 17, 2023, the American Council on Gift Annuities (ACGA) Board of Directors approved an increase in the suggested maximum payout rate schedules for charitable gift annuities.

In general, the suggested maximum payout rates will be increased by approximately 0.4 percentage points, based on the annuitant's age. The annual fixed payment will be increased by \$80 on a \$20,000 gift annuity.

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	5.0	72	76	6.0	78	92-95+	7.4	83	90-91	8.3
65	66-68	5.1	72	77-78	6.1	79	79	6.8	83	92	8.4
65	69-71	5.2	72	79-80	6.2	79	80-81	6.9	83	93-95+	8.5
65	72-74	5.3	72	81-83	6.3	79	82	7.0	84	84	7.8
65	75-78	5.4	72	84-95+	6.4	79	83-84	7.1	84	85	7.9
65	79-95+	5.5	73	73	5.9	79	85	7.2	84	86	8.0
66	66-67	5.1	73	74-75	6.0	79	86-87	7.3	84	87	8.2
66	68-69	5.2	73	76	6.1	79	88-89	7.4	84	88	8.3
66	70-72	5.3	73	77-78	6.2	79	90-92	7.5	84	89	8.4
66	73-75	5.4	73	79-80	6.3	79	93-95+	7.6	84	90	8.5
66	76-79	5.5	73	81-83	6.4	80	80	6.9	84	91-92	8.6
66	80-95+	5.6	73	84-95+	6.5	80	81	7.0	84	93-95+	8.7
67	67-68	5.2	74	74	6.0	80	82	7.1	85	85	8.1
67	69-70	5.3	74	75	6.1	80	83	7.2	85	86	8.2
67	71-73	5.4	74	76	6.2	80	84-85	7.3	85	87	8.3
67	74-75	5.5	74	77-78	6.3	80	86	7.4	85	88	8.5
67	76-79	5.6	74	79-80	6.4	80	87-88	7.5	85	89	8.6
67	80-95+	5.7	74	81-83	6.5	80	89	7.6	85	90	8.7
68	68-69	5.3	74	84-95+	6.6	80	90-92	7.7	85	91	8.8
68	70-71	5.4	75	75	6.2	80	93-95+	7.8	85	92-95+	8.9
68	72-73	5.5	75	76-77	6.3	81	81	7.1	86	86	8.3
68	74-76	5.6	75	78-79	6.4	81	82	7.2	86	87	8.5
68	77-79	5.7	75	80-81	6.5	81	83	7.3	86	88	8.6
68	80-82	5.8	75	82-83	6.6	81	84	7.4	86	89	8.8
68	83-95+	5.9	75	84-86	6.7	81	85	7.5	86	90	8.9
69	69-70	5.4	75	87-95+	6.8	81	86-87	7.6	86	91	9.0
69	71-72	5.5	76	76-77	6.4	81	88	7.7	86	92-95+	9.1
69	73-74	5.6	76	78-79	6.5	81	89-90	7.8	87	87	8.7
69	75-76	5.7	76	80-81	6.6	81	91	7.9	87	88	8.8
69	77-79	5.8	76	82-83	6.7	81	92-94	8.0	87	89	9.0
69	80-82	5.9	76	84-85	6.8	81	95+	8.1	87	90	9.1
69	83-95+	6.0	76	86-88	6.9	82	82	7.3	87	91-95+	9.3
70	70	5.5	76	89-95+	7.0	82	83	7.4	88	88	9.0
70	71-72	5.6	77	77-78	6.5	82	84	7.5	88	89	9.2
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70	79-81	6.0	77	84-85	6.9	82	88	7.9	89	90	9.6
70	82-95+	6.1	77	86-87	7.0	82	89-90	8.0	89	91-95+	9.7
71	71	5.6	77	88-90	7.1	82	91	8.1	90	90	9.8
71	72-73	5.7	77	91-95+	7.2	82	92-93	8.2	90	91-95+	9.9
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71	79-80	6.1	78	82	6.9	83	85	7.8	94	94-95+	9.9
71	81-95+	6.2	78	83-84	7.0	83	86	7.9	95+	95+	9.9
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