



# CHARITABLE GIFT ANNUITY RATES

## 2016

### Single Life Annuity

Age	Rate
65	4.7
66-67	4.8
68	4.9
69	5.0
70	5.1
71	5.3
72	5.4
73	5.5
74	5.7
75	5.8
76	6.0
77	6.2
78	6.4
79	6.6
80	6.8
81	7.0
82	7.2
83	7.4
84	7.6
85	7.8
86	8.0
87	8.2
88	8.4
89	8.7
90+	9.0

## 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.*

## **How Does It Work?**

Donor transfers assets to Diocese in exchange for lifetime income.

Income paid to donor is secured by the assets of the Diocese.

In addition, donor receives income tax deduction for a portion of the value of the assets transferred.

### Joint Gift Annuity

Younger	Older Age	Rate
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
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



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## Joint Gift Annuity Rates (cont'd)

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
72	75-76	4.9	77	88-91	5.9	81	90-91	6.6	85	89	7.2	91	92	8.7
72	77-79	5.0	77	92-95+	6.0	81	92-94	6.7	85	90	7.3	91	93-95+	8.8
72	80-83	5.1	78	78	5.4	81	95+	6.8	85	91	7.4	92	92-95+	8.8
72	84-95+	5.2	78	79	5.5	82	82	6.1	85	92	7.5	93	93-95+	8.8
73	73	4.8	78	80-81	5.6	82	83	6.2	85	93-95+	7.6	94	94-95+	8.8
73	74-75	4.9	78	82-83	5.7	82	84	6.3	86	86	7.0	95+	95+	8.8
73	76-77	5.0	78	84	5.8	82	85-86	6.4	86	87	7.1			
73	78-80	5.1	78	85-86	5.9	82	87	6.5	86	88	7.3			
73	81-83	5.2	78	87-89	6.0	82	88	6.6	86	89	7.4			
73	84-95+	5.3	78	90-92	6.1	82	89-90	6.7	86	90	7.5			
74	74	4.9	78	93-95+	6.2	82	91	6.8	86	91	7.6			
74	75-76	5.0	79	79-80	5.6	82	92-93	6.9	86	92	7.7			
74	77-78	5.1	79	81	5.7	82	94-95+	7.0	86	93-95+	7.8			
74	79-80	5.2	79	82	5.8	83	83	6.3	87	87	7.3			
74	81-83	5.3	79	83-84	5.9	83	84	6.4	87	88	7.4			
74	84-87	5.4	79	85-86	6.0	83	85	6.5	87	89	7.5			
74	88-95+	5.5	79	87-88	6.1	83	86	6.6	87	90	7.7			
75	75	5.0	79	89-90	6.2	83	87	6.7	87	91	7.8			
75	76-77	5.1	79	91-93	6.3	83	88-89	6.8	87	92	7.9			
75	78	5.2	79	94-95+	6.4	83	90	6.9	87	93-95+	8.0			
75	79-81	5.3	80	80	5.7	83	91	7.0	88	88	7.6			
75	82-83	5.4	80	81	5.8	83	92-93	7.1	88	89	7.7			
75	84-86	5.5	80	82	5.9	83	94-95+	7.2	88	90	7.9			
75	87-95+	5.6	80	83-84	6.0	84	84	6.5	88	91	8.0			
76	76-77	5.2	80	85	6.1	84	85	6.6	88	92	8.1			
76	78-79	5.3	80	86-87	6.2	84	86	6.7	88	93-95+	8.2			
76	80-81	5.4	80	88-89	6.3	84	87	6.8	89	89	7.9			
76	82-83	5.5	80	90-91	6.4	84	88	6.9	89	90	8.0			
76	84-85	5.6	80	92-93	6.5	84	89	7.0	89	91	8.2			
76	86-88	5.7	80	94-95+	6.6	84	90	7.1	89	92	8.3			
76	89-95+	5.8	81	81	5.9	84	91	7.2	89	93-95+	8.5			
77	77-78	5.3	81	82	6.0	84	92-93	7.3	90	90	8.2			
77	79	5.4	81	83	6.1	84	94-95+	7.4	90	91	8.4			
77	80-81	5.5	81	84-85	6.2	85	85	6.7	90	92	8.5			
77	82-83	5.6	81	86	6.3	85	86	6.9	90	93	8.7			
77	84-85	5.7	81	87-88	6.4	85	87	7.0	90	94-95+	8.8			
77	86-87	5.8	81	89	6.5	85	88	7.1	91	91	8.6			

### How often are these rates changed?

A Gift Annuity Rates Committee, comprised of members of the Council's Board of Directors reviews the rates on a regular basis. If the committee determines that changes are advisable, these changes are proposed to the entire Board for approval. The Board prefers to change rates infrequently in order to avoid disrupting the activities of charities and their vendors. Although changes may be made at any time if economic conditions warrant, a formal announcement of whether rates will change has traditionally been made every year in the spring. Schedules are re-published as of July 1 of each year.