

Charitable Gift Annuity Rates

Approved by the American Council on Gift Annuities
Effective November 7, 2016 subject to revision

Two Lives

Younger Age	Older Age	Rate %
60	60-62	3.9
61	62-64	4.0
62	64-66	4.1
62	67-69	4.2
63	65-67	4.2
64	64-66	4.2
64	67-70	4.3
65	66-68	4.3
65	69-72	4.4
66	68-71	4.4
66	72-75	4.5
67	67-69	4.4
67	70-73	4.5
68	69-71	4.5
68	72-75	4.6
69	71-73	4.6
69	74-76	4.7
70	72-74	4.7
70	75-78	4.8
71	71-73	4.7
71	74-75	4.8
72	73-74	4.8
72	75-76	4.9
73	74-75	4.9
73	76-77	5.0
74	74	4.9
74	77-78	5.1
75	76-77	5.1
75	78	5.2
76	76-77	5.2
76	80-81	5.4
77	77-78	5.3
77	80-81	5.5
78	78	5.4

Younger Age	Older Age	Rate %
78	82-83	5.7
79	78-79	5.6
79	82	5.8
80	82	5.9
80	83-84	6.0
81	83	6.1
81	84-85	6.2
82	84	6.3
82	87	6.5
83	85	6.5
83	88-89	6.8
84	87	6.8
84	87	6.8
85	86	6.9
85	88	7.1
86	87	7.1
86	89	7.4
86	91	7.6
87	90	7.7
87	92	7.9
87	93-95+	8.0
88	90	7.9
88	92	8.1
88	93-95+	8.2
89	92	8.3
89	93-95+	8.5
90	90	8.2
90	92	8.5
90	94-95+	8.8
91	92	8.7
91	93-95+	8.8
92	92-95+	8.8
93	93-95+	8.8
95	95+	8.8

ACCF Encourages Philanthropy for the Generations to Come

- **Donor Agent**
Assuring donors' wishes are carried out
- **Grant Provider**
Administering funds to those with needs
- **Community Player**
Fully engaged in Ashland County's future

For more information, please contact:



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Excellence. Accountability. Impact.™

Confirmed in compliance with National
Standards for U.S. Community Foundations.

This general information is intended as a service for charitable giving. ACCF is not engaged in rendering financial, legal or tax advice. Please contact your professional advisor for guidance.

Charitable Gift Annuities



Ashland County Community Foundation

Using Your Gifts to
Build our Community...
for Generations to Come.





WHAT IS A CHARITABLE GIFT ANNUITY?

A Charitable Gift Annuity is a simple contract between you and the Ashland County Community Foundation. In exchange for your irrevocable gift of cash or securities, ACCF agrees to pay a fixed sum for life to one or two annuitants that you name. The total annual payment does not change once established. Quarterly installments are guaranteed by the assets of ACCF.

Benefits of a CGA

- Fixed income for life/money management at no added cost
- Income tax deduction and partially tax-free income
- Easy to establish with no legal or professional fees

How does a Charitable Gift Annuity work?

When you irrevocably transfer cash or securities of a minimum of \$50,000 to the Ashland County Community Foundation for a charitable gift annuity you receive not only a fixed payment for life, but you receive a current year tax deduction for the estimated amount that will go to charity after the lifetimes of the annuitants.

How is the Payout Rate Determined?

The payout rate is determined by the age(s) of the annuitant(s) at the time of the gift. The older the annuitants, the more income ACCF can agree to pay. Charitable Gift Annuity rates are set by the American Council on Gift Annuities.

WHAT ARE THE TAX BENEFITS?

You can claim a federal income tax deduction for the portion of the gift annuity that represents the charitable gift. The tax deduction is claimed in the year the gift is made. However, any unused portion can be carried over for an additional five years. If you give appreciated securities, you will enjoy a partial bypass of capital gains taxation on these securities.

What Income Taxes are due on the Annuity Payments?

A portion of each annuity payment received is tax-free because an assumption of all annuity tables is that principal will be returned during the projected life expectancy of the donor.

How do I set up a Charitable Gift Annuity with ACCF?

ACCF would be glad to assist you and your professional advisor. We are happy to prepare a personalized gift annuity illustration for you. Such illustrations are kept strictly confidential and impose no obligation to make a gift. For more information, please call us at 419-281-4733, email at accf@accommunityfoundation.org, or view our website at www.accommunityfoundation.org.

WHAT ARE THE CURRENT CGA RATES?

Charitable Gift Annuity Rates

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One Life

Age	Rate %	Age	Rate %
55	4.0	78	6.4
60 - 61	4.4	79	6.6
62 - 63	4.5	80	6.8
64	4.6	81	7.0
66 - 67	4.8	82	7.2
68	4.9	83	7.4
70	5.1	84	7.6
71	5.3	85	7.8
72	5.4	86	8.0
73	5.5	87	8.2
74	5.7	88	8.4
75	5.8	89	8.7
76	6.0	90+	9.0
77	6.2		

Deferred Gift Annuity

Besides the Single-Life and Joint or Survivor Annuities, a Deferred Gift Annuity is available. This deferred annuity allows the donor to make a gift, receive a current income tax deduction and defer payment of the annuity to a later date like retirement. By delaying the annuity payments, the rate of return and tax deductions are higher.