

Gift Annuity Rate Table

(Single-Life Gift Annuity Rates*)

Age	Rate Through 8/31/20	Effective 9/1/20
55	4.0	3.7
56	4.0	3.7
57	4.1	3.8
58	4.2	3.8
59	4.3	3.9
60	4.3	3.9
61	4.4	4.0
62	4.4	4.0
63	4.5	4.1
64	4.6	4.2
65	4.7	4.2
66	4.7	4.3
67	4.8	4.4
68	4.9	4.5
69	5.0	4.6
70	5.1	4.7
71	5.2	4.8
72	5.4	4.9
73	5.5	5.1
74	5.6	5.2
75	5.8	5.4
76	6.0	5.6
77	6.2	5.8
78	6.4	6.0
79	6.6	6.2
80	6.9	6.5
81	7.2	6.7
82	7.4	7.0
83	7.6	7.2
84	7.8	7.4
85	8.0	7.6
86	8.2	7.8
87	8.4	8.0
88	8.6	8.2
89	8.8	8.4
90 and over	9.0	8.6

A gift annuity provides these benefits:

1. A gift to share the Gospel worldwide
2. Fixed payments for life
3. A charitable contribution deduction
4. Potential income tax savings

*Rates are subject to IRS qualification tests.

Charitable gift annuities described in this application are issued and administered by BGEA, MN, a Minnesota nonprofit corporation that is a subsidiary of the Billy Graham Evangelistic Association and which exists to support its mission.

Annuity Options

Immediate Payment Gift Annuity:

- **Single-Life Gift Annuity** – This agreement would make payments to you or a designated individual. The rates for this option are listed on the reverse of this card.
- **Two-Life Gift Annuity** – In this agreement you may choose a second individual—spouse, child, friend, etc.—to whom the payments would continue after your death. This option, however, pays a reduced rate. Please contact us for a rate quote.

Deferred Payment Gift Annuity:

If you prefer to start receiving payments at a later date, usually the rate will be higher. Please contact us for a rate quote.

Flexible Deferred Gift Annuity:

Another option with a deferred gift annuity is to have a flexible date to begin receiving payments, as opposed to a fixed date with a standard deferred gift annuity. Again, please contact us for a rate quote.

If you would like further assistance or rate information for any of the above options, please contact us by phone at **1-877-243-2202**, by email at **donor-ministries@bgea.org**, or through your Regional Manager.