

## Gift Annuity Rate Table

(Single-Life Gift Annuity Rates\*) **Effective 1/1/23**

Age	% Rate
19 and under	Contact BGEA
20	3.6
21	3.6
22	3.6
23	3.6
24	3.6
25	3.6
26	3.6
27	3.6
28	3.7
29	3.7
30	3.7
31	3.7
32	3.7
33	3.7
34	3.8
35	3.8
36	3.8
37	3.8
38	3.8
39	3.9
40	3.9
41	3.9
42	3.9
43	4.0
44	4.0
45	4.0
46	4.1
47	4.1
48	4.2
49	4.2
50	4.2
51	4.3
52	4.3
53	4.4
54	4.5

Age	% Rate
55	4.5
56	4.6
57	4.7
58	4.7
59	4.8
60	4.9
61	5.0
62	5.1
63	5.2
64	5.3
65	5.4
66	5.5
67	5.6
68	5.7
69	5.8
70	5.9
71	6.0
72	6.2
73	6.3
74	6.4
75	6.6
76	6.8
77	7.0
78	7.2
79	7.4
80	7.6
81	7.8
82	8.1
83	8.3
84	8.5
85	8.7
86	8.9
87	9.1
88	9.3
89	9.5
90 and over	9.7

### 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 rate table are issued and administered by The Cross Fund, a 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:**

Payments may be at a higher rate if you elect to begin receiving payments one year or more after your gift. 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 information about the benefits of any of the above options, please contact us by phone at **877-247-2426**, by email at **donor-ministries@bgea.org**, or through your ministry representative.