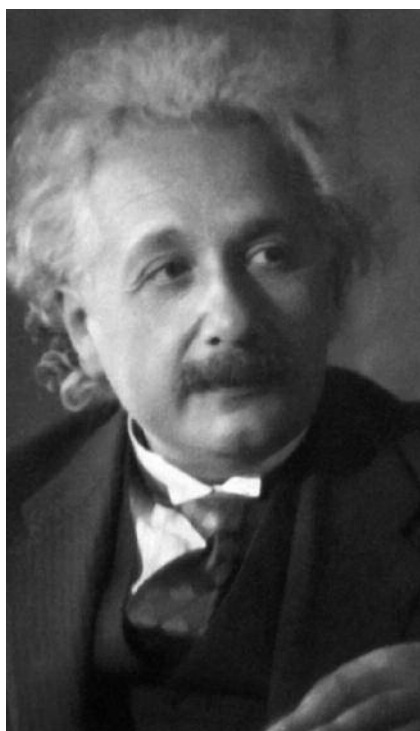


# AMERICAN FRIENDS OF THE HEBREW UNIVERSITY CHARITABLE GIFT ANNUITY RATES



## NOTES:

1. The rates are for ages at the nearest birthday.
2. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CMFR (i.e., the monthly Federal Discount Rate) is 4.0% or higher, whatever the payment frequency. If the CMFR is less than 4.0%, the deduction will be less than 10% when annuitants are below certain ages.
3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.

## SINGLE LIFE

Age	Rate	Age	Rate
0-1	3.7%	54	5.5%
2-5	3.8	55	5.5
6-12	3.9	56	5.6
13-19	4.0	57	5.6
20	4.0	58	5.7
21	4.1	59	5.7
22	4.1	60	5.7
23	4.1	61	5.8
24	4.1	62	5.9
25	4.1	63	5.9
26	4.2	64	6.0
27	4.2	65	6.0
28	4.2	66	6.1
29	4.3	67	6.2
30	4.3	68	6.3
31	4.3	69	6.4
32	4.4	70	6.5
33	4.4	71	6.6
34	4.4	72	6.7
35	4.5	73	6.8
36	4.5	74	6.9
37	4.6	75	7.1
38	4.6	76	7.2
39	4.7	77	7.4
40	4.7	78	7.6
41	4.8	79	7.8
42	4.8	80	8.0
43	4.9	81	8.3
44	5.0	82	8.5
45	5.0	83	8.8
46	5.1	84	9.2
47	5.2	85	9.5
48	5.2	86	9.9
49	5.3	87	10.2
50	5.3	88	10.6
51	5.4	89	11.0
52	5.4	90 and over	11.3
53	5.5		