

[Bill Laskin](#) - Tue, 5/1/2018 - 11:10

On April 26, 2018, at the American Council on Gift Annuities' biannual conference, David Ely, chairman of the ACGA's Rates Committee, announced an increase in its suggested maximum gift annuity rates. David explained that after reviewing the model portfolio the ACGA uses for determining the interest rate assumption used in setting rates - 40% equities, 55% bonds, 5% cash - the committee determined that this interest rate assumption should increase from 4.25% to 4.75%. As a consequence, the maximum rates suggested by the ACGA will increase 0.3% - 0.5% over the age range of most annuitants at the time gift annuities are funded. David noted, for example, that the maximum suggested rate for a 79-year-old annuitant, which is the average age of an annuitant when a gift annuity is funded, will increase from 6.6% to 7.1%.

The ACGA plans to release a complete schedule of the new rates by May 15. The new rates will go into effect on July 1. We will update the information on this page as we learn more from the ACGA. We expect to release updates to all of our affected software - *Planned Giving Manager*, *PGM Anywhere*, *GiftCalcs*, and *Marketing Services* websites - within a week of receiving a complete schedule of the new rates.

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