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The American Council on Gift Annuities - ACGA - is a national organization of charities that promotes charitable gift annuities. One of its functions is that it issues tables of suggested maximum annuity rates that member charities should offer to their donors. The rates vary with age: the older the annuitant or annuitants, the higher the suggested maximum annuity rate.

The ACGA reviews its annuity rate tables periodically to see if they need adjusting. The ACGA sets rates with the goal that on average about 50% of the gift amount will remain when the gift terminates. This is known as a 50% residuum. Beginning with the rates effective 7/1/2011, the ACGA has added a second goal when setting rates, which is that the present value of the residuum at the time of the gift be at least 20% of the funding amount.

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