**Addendum to Annuity Agreement**

**[Include if CA annuity: *as required by the California Department of Insurance*]**

**Executed on *[date of annuity agreement]***

[*Name of donor*] and the [*full name of charity*] entered into an annuity agreement dated [*date of agreement*]. On that date, based on [*name of annuitant*]’sdate of birth, the annuity rate suggested by the American Council on Gift Annuities (ACGA) was [*ACGA rate*] percent. While [*full name of charity*] usually follows the ACGA rates, in this instance an annuity rate of [*actual rate used*] percent was used. The annuity payments shown in the gift annuity agreement, and the charitable deduction calculation, reflect the use of this lower rate.

Information concerning the suggested rate, and the difference in calculations resulting from the lower rate, have been disclosed to [*name of donor*]. By [*his/her*] signature below, [*name of donor*] indicates agreement with the use of an annuity rate lower than the ACGA suggested rate.

DONOR:

[*Type in donor’s name*]

Date:

Agreed to by the [f*ull name of charity*]:

By:

[*Name and title of officer*]

Date: