

SUGGESTED CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities
December 29, 2008

Effective February 1, 2009

SINGLE LIFE				
Age	Rate		Age	Rate
50	4.4		71	5.8
51	4.5		72	5.9
52	4.6		73	6.0
53	4.7		74	6.1
54	4.8		75	6.3
55	4.8		76	6.4
56	4.9		77	6.6
57	4.9		78	6.7
58	4.9		79	6.9
59	5.0		80	7.1
60	5.0		81	7.3
61	5.1		82	7.5
62	5.1		83	7.7
63	5.2		84	7.9
64	5.2		85	8.1
65	5.3		86	8.3
66	5.4		87	8.6
67	5.4		88	8.9
68	5.5		89	9.2
69	5.6		90 and over	9.5
70	5.7			

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TWO LIVES—JOINT & SURVIVOR								
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
60	60	4.6	72	73-75	5.4	78	86-87	6.3
60	61-62	4.7	72	76-78	5.5	78	88-90	6.4
60	61-62	4.7	72	79-82	5.6	78	91+	6.5
60	63+	4.8	72	83+	5.7	79	79	6.0
61	61-65	4.8	73	73-74	5.4	79	80-81	6.1
61	66+	4.9	73	75-76	5.5	79	82-83	6.2
62	62-63	4.8	73	77-79	5.6	79	84-85	6.3
62	64+	4.9	73	80-83	5.7	79	86-87	6.4
63	63-68	4.9	73	84+	5.8	79	88-89	6.5
63	69+	5.0	74	74-75	5.5	79	90-92	6.6
64	64-66	4.9	74	76-78	5.6	79	93+	6.7
64	67+	5.0	74	79-80	5.7	80	80	6.1
65	65	4.9	74	81-84	5.8	80	81	6.2
65	66-70	5.0	74	85+	5.9	80	82-83	6.3
65	71+	5.1	75	75-76	5.6	80	84	6.4
66	66-69	5.0	75	77-79	5.7	80	85-86	6.5
66	70-74	5.1	75	80-81	5.8	80	87-88	6.6
66	75+	5.2	75	82-84	5.9	80	89-90	6.7
67	67	5.0	75	85-88	6.0	80	91-93	6.8
67	68-72	5.1	75	89+	6.1	80	94+	6.9
67	73+	5.2	76	76-77	5.7	81	81-82	6.3
68	68-70	5.1	76	78-79	5.8	81	83	6.4
68	71-74	5.2	76	80-82	5.9	81	84	6.5
68	75+	5.3	76	83-84	6.0	81	85-86	6.6
69	69	5.1	76	85-87	6.1	81	87-88	6.7
69	70-73	5.2	76	88+	6.2	81	89	6.8
69	74-77	5.3	77	77-78	5.8	81	90-92	6.9
69	78+	5.4	77	79-80	5.9	81	93-94	7.0
70	70-71	5.2	77	81-82	6.0	81	95+	7.1
70	72-75	5.3	77	83-84	6.1	82	82	6.4
70	76-79	5.4	77	85-87	6.2	82	83	6.5
70	80+	5.5	77	88-91	6.3	82	84	6.6
71	71-73	5.3	77	92+	6.4	82	85-86	6.7
71	74-77	5.4	78	78-79	5.9	82	87	6.8
71	78-81	5.5	78	80-81	6.0	82	88-89	6.9
71	82+	5.6	78	82	6.1	82	90	7.0
72	72	5.3	78	83-85	6.2	82	91-92	7.1

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82	93+	7.2		85	94+	7.8		89	89	8.0
83	83	6.6		86	86	7.2		89	90	8.1
83	84	6.7		86	87	7.3		89	91	8.2
83	85-86	6.8		86	88	7.4		89	92	8.4
83	87	6.9		86	89	7.5		89	93	8.5
83	88	7.0		86	90	7.6		89	94	8.6
83	89-90	7.1		86	91	7.7		89	95+	8.7
83	91	7.2		86	92	7.8		90	90	8.3
83	92-93	7.3		86	93	7.9		90	91	8.4
83	94+	7.4		86	94+	8.0		90	92	8.6
84	84	6.8		87	87	7.4		90	93	8.7
84	85	6.9		87	88	7.6		90	94	8.8
84	86	7.0		87	89	7.7		90	95+	9.0
84	87-88	7.1		87	90	7.8		91	91	8.6
84	89	7.2		87	91	7.9		91	92	8.7
84	90	7.3		87	92	8.0		91	93	8.9
84	91-92	7.4		87	93	8.1		91	94	9.1
84	93	7.5		87	94	8.2		91	95+	9.2
84	94+	7.6		87	95+	8.3		92	92	8.9
85	85	7.0		88	88	7.7		92	93	9.1
85	86	7.1		88	89	7.8		92	94+	9.3
85	87	7.2		88	90	7.9		93+	93+	9.3
85	88	7.3		88	91	8.1		92	92	8.9
85	89	7.4		88	92	8.2		92	93	9.1
85	90-91	7.5		88	93	8.3		92	94+	9.3
85	92	7.6		88	94	8.4		93+	93+	9.3
85	93	7.7		88	95+	8.5				