

# **SUGGESTED CHARITABLE GIFT ANNUITY RATES**

Approved by the American Council on Gift Annuities  
November 7, 2011

Effective January 1, 2012

<b>SINGLE LIFE</b>				
<b>Age</b>	<b>Rate</b>		<b>Age</b>	<b>Rate</b>
50	3.7		71	5.3
51	3.8		72	5.4
52	3.8		73	5.5
53	3.9		74	5.7
54	3.9		75	5.8
55	4.0		76	6.0
56	4.1		77	6.2
57	4.1		78	6.4
58	4.2		79	6.6
59	4.3		80	6.8
60	4.4		81	7.0
61	4.4		82	7.2
62	4.5		83	7.4
63	4.5		84	7.6
64	4.6		85	7.8
65	4.7		86	8.0
66	4.8		87	8.2
67	4.8		88	8.4
68	4.9		89	8.7
69	5.0		90 and over	9.0
70	5.1			

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<b>TWO LIVES-JOINT &amp; SURVIVOR</b>								
<b>Younger Age</b>	<b>Older Age</b>	<b>Rate</b>	<b>Younger Age</b>	<b>Older Age</b>	<b>Rate</b>	<b>Younger Age</b>	<b>Older Age</b>	<b>Rate</b>
60	60-62	3.9	69	74-76	4.7	75	84-86	5.5
60	63-66	4.0	69	77-95+	4.8	75	87-95+	5.6
60	67-70	4.1	70	70-71	4.6	76	76-77	5.2
60	71-95+	4.2	70	72-74	4.7	76	78-79	5.3
61	61	3.9	70	75-78	4.8	76	80-81	5.4
61	62-64	4.0	70	79-95+	4.9	76	82-83	5.5
61	65-68	4.1	71	71-73	4.7	76	84-85	5.6
61	69-95+	4.2	71	74-75	4.8	76	86-88	5.7
62	62-63	4.0	71	76-79	4.9	76	89-95+	5.8
62	64-66	4.1	71	80-82	5.0	77	77-78	5.3
62	67-69	4.2	71	83-95+	5.1	77	79	5.4
62	70-95+	4.3	72	72	4.7	77	80-81	5.5
63	63-64	4.1	72	73-74	4.8	77	82-83	5.6
63	65-67	4.2	72	75-76	4.9	77	84-85	5.7
63	68-95+	4.3	72	77-79	5.0	77	86-87	5.8
64	64-66	4.2	72	80-83	5.1	77	88-91	5.9
64	67-70	4.3	72	84-95+	5.2	77	92-95+	6.0
64	71-95+	4.4	73	73	4.8	78	78	5.4
65	65	4.2	73	74-75	4.9	78	79	5.5
65	66-68	4.3	73	76-77	5.0	78	80-81	5.6
65	69-72	4.4	73	78-80	5.1	78	82-83	5.7
65	73-95+	4.5	73	81-83	5.2	78	84	5.8
66	66-67	4.3	73	84-95+	5.3	78	85-86	5.9
66	68-71	4.4	74	74	4.9	78	87-89	6.0
66	72-75	4.5	74	75-76	5.0	78	90-92	6.1
66	76-95+	4.6	74	77-78	5.1	78	93-95+	6.2
67	67-69	4.4	74	79-80	5.2	79	79-80	5.6
67	70-73	4.5	74	81-83	5.3	79	81	5.7
67	74-95+	4.6	74	84-87	5.4	79	82	5.8
68	68	4.4	74	88-95+	5.5	79	83-84	5.9
68	69-71	4.5	75	75	5.0	79	85-86	6.0
68	72-75	4.6	75	76-77	5.1	79	87-88	6.1
68	76-95+	4.7	75	78	5.2	79	89-90	6.2
69	69-70	4.5	75	79-81	5.3	79	91-93	6.3
69	71-73	4.6	75	82-83	5.4	79	94-95+	6.4

**TWO LIVES-JOINT & SURVIVOR ...continued**

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
80	80	5.7	83	86	6.6	86	92	7.7
80	81	5.8	83	87	6.7	86	93-95+	7.8
80	82	5.9	83	88-89	6.8	87	87	7.3
80	83-84	6.0	83	90	6.9	87	88	7.4
80	85	6.1	83	91	7.0	87	89	7.5
80	86-87	6.2	83	92-93	7.1	87	90	7.7
80	88-89	6.3	83	94-95+	7.2	87	91	7.8
80	90-91	6.4	84	84	6.5	87	92	7.9
80	92-93	6.5	84	85	6.6	87	93-95+	8.0
80	94-95+	6.6	84	86	6.7	88	88	7.6
81	81	5.9	84	87	6.8	88	89	7.7
81	82	6.0	84	88	6.9	88	90	7.9
81	83	6.1	84	89	7.0	88	91	8.0
81	84-85	6.2	84	90	7.1	88	92	8.1
81	86	6.3	84	91	7.2	88	93-95+	8.2
81	87-88	6.4	84	92-93	7.3	89	89	7.9
81	89	6.5	84	94-95+	7.4	89	90	8.0
81	90-91	6.6	85	85	6.7	89	91	8.2
81	92-94	6.7	85	86	6.9	89	92	8.3
81	95+	6.8	85	87	7.0	89	93-95+	8.5
82	82	6.1	85	88	7.1	90	90	8.2
82	83	6.2	85	89	7.2	90	91	8.4
82	84	6.3	85	90	7.3	90	92	8.5
82	85-86	6.4	85	91	7.4	90	93	8.7
82	87	6.5	85	92	7.5	90	94-95+	8.8
82	88	6.6	85	93-95+	7.6	91	91	8.6
82	89-90	6.7	86	86	7.0	91	92	8.7
82	91	6.8	86	87	7.1	91	93-95+	8.8
82	92-93	6.9	86	88	7.3	92	92-95+	8.8
82	94-95+	7.0	86	89	7.4	93	93-95+	8.8
83	83	6.3	86	90	7.5	94	94-95+	8.8
83	84	6.4	86	91	7.6	95	95+	8.8
83	85	6.5						