

## **Suggested Charitable Gift Annuity Rates**

Approved by the American Council on Gift Annuities May 7, 2020

Effective on July 1, 2020

### **Single Life**

<b>Age</b>	<b>Rate</b>		<b>Age</b>	<b>Rate</b>
50	3.3		74	5.2
51	3.4		75	5.4
52	3.5		76	5.6
53-54	3.6		77	5.8
55-56	3.7		78	6
57-58	3.8		79	6.2
59-60	3.9		80	6.5
61-62	4		81	6.7
63	4.1		82	7
64-65	4.2		83	7.2
66	4.3		84	7.4
67	4.4		85	7.6
68	4.5		86	7.8
69	4.6		87	8
70	4.7		88	8.2
71	4.8		89	8.4
72	4.9		90+	8.6
73	5.1			

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### Two Lives - Joint and Survivor

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
50	50 - 95+	2.7		59	61 - 64	3.6
51	51 - 52	2.8		59	65 - 95+	3.7
51	53 - 95+	2.9		60	60 - 62	3.6
52	52 - 56	2.9		60	63 - 95+	3.7
52	57 - 95+	3		61	61	3.6
53	53 - 55	2.9		61	62 - 66	3.7
53	56 - 60	3		61	67 - 95+	3.8
53	61 - 95+	3.1		62	62 - 64	3.7
54	54 - 58	3		62	65 - 95+	3.8
54	59 - 95+	3.1		63	63	3.7
55	55 - 57	3.1		63	64 - 68	3.8
55	58 - 62	3.2		63	69 - 95+	3.9
55	63 - 95+	3.3		64	64 - 66	3.8
56	56 - 60	3.2		64	67 - 71	3.9
56	61 - 95+	3.3		64	72 - 95+	4
57	57 - 58	3.3		65	65	3.8
57	59 - 63	3.4		65	66 - 69	3.9
57	64 - 95+	3.5		65	70 - 95+	4
58	58 - 61	3.4		66	66 - 67	3.9
58	62 - 95+	3.5		66	68 - 71	4
59	59 - 60	3.5		66	72 - 95+	4.1

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
67	67 - 70	4		73	74 - 75	4.5
67	71 - 74	4.1		73	76 - 77	4.6
67	75 - 95+	4.2		73	78 - 80	4.7
68	68	4		73	81 - 83	4.8
68	69 - 72	4.1		73	84 - 95+	4.9
68	73 - 75	4.2		74	74	4.5
68	76 - 95+	4.3		74	75 - 76	4.6
69	69 - 70	4.1		74	77 - 78	4.7
69	71 - 73	4.2		74	79 - 80	4.8
69	74 - 77	4.3		74	81 - 83	4.9
69	78 - 95+	4.4		74	84 - 95+	5
70	70 - 72	4.2		75	75	4.6
70	73 - 75	4.3		75	76	4.7
70	76 - 78	4.4		75	77 - 78	4.8
70	79 - 95+	4.5		75	79 - 80	4.9
71	71	4.2		75	81 - 83	5
71	72 - 73	4.3		75	84 - 86	5.1
71	74 - 76	4.4		75	87 - 95+	5.2
71	77 - 79	4.5		76	76 - 77	4.8
71	80 - 95+	4.6		76	78 - 79	4.9
72	72	4.3		76	80	5
72	73 - 74	4.4		76	81 - 82	5.1
72	75 - 77	4.5		76	83 - 85	5.2
72	78 - 80	4.6		76	86 - 88	5.3
72	81 - 95+	4.7		76	89 - 95+	5.4
73	73	4.4		77	77	4.9

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
77	78 - 79	5		80	81 - 82	5.5
77	80	5.1		80	83	5.6
77	81 - 82	5.2		80	84	5.7
77	83 - 84	5.3		80	85 - 86	5.8
77	85 - 86	5.4		80	87	5.9
77	87 - 90	5.5		80	88 - 89	6
77	91 - 95+	5.6		80	90 - 91	6.1
78	78	5		80	92 - 94	6.2
78	79	5.1		80	95+	6.3
78	80	5.2		81	81	5.6
78	81 - 82	5.3		81	82 - 83	5.7
78	83 - 84	5.4		81	84	5.8
78	85	5.5		81	85	5.9
78	86 - 88	5.6		81	86	6
78	89 - 91	5.7		81	87	6.1
78	92 - 95+	5.8		81	88 - 89	6.2
79	79	5.2		81	90 - 91	6.3
79	80	5.3		81	92 - 93	6.4
79	81 - 82	5.4		81	94 - 95+	6.5
79	83	5.5		82	82	5.8
79	84 - 85	5.6		82	83	5.9
79	86	5.7		82	84	6
79	87 - 89	5.8		82	85	6.1
79	90 - 91	5.9		82	86 - 87	6.2
79	92 - 95+	6		82	88	6.3
80	80	5.4		82	89	6.4

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
82	90 - 91	6.5		85	87	6.8
82	92	6.6		85	88	6.9
82	93 - 95+	6.7		85	89	7
83	83	6		85	90	7.1
83	84	6.1		85	91	7.2
83	85	6.2		85	92	7.3
83	86	6.3		85	93 - 95+	7.4
83	87	6.4		86	86	6.8
83	88	6.5		86	87	6.9
83	89	6.6		86	88	7.1
83	90	6.7		86	89	7.2
83	91 - 92	6.8		86	90	7.4
83	93	6.9		86	91	7.5
83	94 - 95+	7		86	92 - 95+	7.6
84	84	6.2		87	87	7.1
84	85	6.4		87	88	7.3
84	86	6.5		87	89	7.4
84	87	6.6		87	90	7.6
84	88	6.7		87	91	7.7
84	89	6.8		87	92 - 95+	7.8
84	90	6.9		88	88	7.5
84	91	7		88	89	7.6
84	92	7.1		88	90	7.8
84	93 - 95+	7.2		88	91 - 95+	8
85	85	6.5		89	89	7.8
85	86	6.6		89	90	8

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
89	91 - 95+	8.2				
90	90	8.2				
90	91 - 95+	8.4				
91+	91+	8.4				