

SUGGESTED CHARITABLE GIFT ANNUITY RATES

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

Effective January 1, 2012

SINGLE LIFE				
Age	Rate		Age	Rate
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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TWO LIVES-JOINT & SURVIVOR								
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
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						