

Uniform Interest Factors for Calculating Suggested Maximum Deferred Gift Annuity Rates

Years of Deferral ¹ At Least	But Less Than	Interest Factor ² ** at 5.75% Per Annum, Compounded Annually	Years of Deferral ¹ At Least	But Less Than	Interest Factor ² ** at 5.75% Per Annum, Compounded Annually
		Annually			Annually
0	1	1.000	20	21	3.059***
1	2	1.058	21	22	3.235***
2	3	1.118	22	23	3.421***
3	4	1.183	23	24	3.618***
4	5	1.251	24	25	3.826***
5	6	1.323	25	26	4.046***
6	7	1.399	26	27	4.278***
7	8	1.479	27	28	4.524***
8	9	1.564	28	29	4.785***
9	10	1.654	29	30	5.060***
10	11	1.749	30	31	5.351***
11	12	1.850	31	32	5.658***
12	13	1.956	32	33	5.984***
13	14	2.068	33	34	6.328***
14	15	2.187	34	35	6.692***
15	16	2.313	35	36	7.076***
16	17	2.446	36	37	7.483***
17	18	2.587	37	38	7.914***
18	19	2.736	38	39	8.369***
19	20	2.893***	39	40	8.850***

* Number of years is from the date of issue of the agreement to the annuity starting date. Annuity starting date is assumed to be the date six months before the first deferred annuity payment is scheduled to be made.

** WARNING: The resulting annuity rates should not be used if the gift portion using applicable IRS tables is not more than 10% of the amount paid for the annuity.

*** It may be necessary to reduce this factor at some ages in some states, such as New York, in order for the resulting deferred annuity rate to comply with applicable state law.

SUGGESTED CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities,
April 14, 1998
Effective July 1, 1998

**A M E R I C A N
C O U N C I L O N
G I F T A N N U I T I E S**

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SINGLE LIFE

Age	Rate
20 and under	5.5%
21	5.6
22	5.6
23	5.6
24	5.6
25	5.7
26	5.7
27	5.7
28	5.7
29	5.8
30	5.8
31	5.8
32	5.8
33	5.9
34	5.9
35	5.9
36	5.9
37	6.0
38	6.0
39	6.0
40	6.0
41	6.1
42	6.1
43	6.1
44	6.1
45	6.2
46	6.2
47	6.2
48	6.3
49	6.3
50	6.3
51	6.3
52	6.4
53	6.4
54	6.4
55	6.5

Age	Rate
56	6.5%
57	6.6
58	6.6
59	6.6
60	6.7
61	6.7
62	6.8
63	6.9
64	6.9
65	7.0
66	7.1
67	7.2
68	7.3
69	7.4
70	7.5
71	7.6
72	7.7
73	7.8
74	8.0
75	8.2
76	8.3
77	8.5
78	8.7
79	9.0
80	9.2
81	9.4
82	9.6
83	9.9
84	10.2
85	10.5
86	10.8
87	11.1
88	11.4
89	11.7
90 and over	12.0

TWO LIVES – JOINT AND SURVIVOR

Younger Age	Older Ages	Rate
20 and under	All*	5.3
21	21+	5.4
22	22+	5.4
23	23+	5.4
24	24+	5.4
25	25+	5.5
26	26+	5.5
27	27+	5.5
28	28+	5.5
29	29+	5.6
30	30+	5.6
31	31+	5.6
32	32+	5.6
33	33+	5.7
34	34+	5.7
35	35+	5.7
36	36+	5.7
37	37+	5.8
38	38+	5.8
39	39+	5.8
40	40+	5.8
41	41+	5.9
42	42+	5.9
43	43+	5.9
44	44+	5.9
45	45+	6.0
46	46+	6.0
47	47+	6.0
48	48+	6.1
49	49+	6.1
50	50+	6.1
51	51+	6.1
52	52+	6.2
53	53+	6.2
54	54+	6.2
55	55-57	6.2
56	58+	6.3
57	56+	6.3
	57-63	6.3

Younger Age	Older Ages	Rate
57	64+	6.4
58	58-61	6.3
58	62+	6.4
59	59-60	6.3
59	61+	6.4
60	60-65	6.4
60	66+	6.5
61	61-64	6.4
61	65+	6.5
62	62-63	6.4
62	64-68	6.5
62	69+	6.6
63	63-67	6.5
63	68-72	6.6
63	73+	6.7
64	64-65	6.5
64	66-70	6.6
64	71+	6.7
65	65-69	6.6
65	70-73	6.7
65	74+	6.8
66	66-67	6.6
66	68-71	6.7
66	72-76	6.8
66	77+	6.9
67	67-70	6.8
67	71-74	6.8
67	75-78	6.9
67	79+	7.0
68	68-69	6.7
68	70-72	6.8
68	73-76	6.9
68	77-80	7.0
68	81+	7.1
69	69-71	6.8
69	72-74	6.9
69	75-77	7.0
69	78-82	7.1
69	83+	7.2

Younger Age	Older Ages	Rate
70	70	6.8
70	71-72	6.9
70	73-75	7.0
70	76-79	7.1
70	80-83	7.2
70	84+	7.3
71	71	6.9
71	72-74	7.0
71	75-77	7.1
71	78-80	7.2
71	81-84	7.3
71	85+	7.4
72	72-73	7.0
72	74-75	7.1
72	76-78	7.2
72	79-81	7.3
72	82-84	7.4
72	85+	7.5
73	73-74	7.1
73	75-76	7.2
73	77-79	7.3
73	80-81	7.4
73	82-84	7.5
73	85+	7.6
74	74-75	7.2
74	76-77	7.3
74	78-79	7.4
74	80-81	7.5
74	82-84	7.6
74	85-87	7.7
74	88+	7.8
75	75-76	7.3
75	77-78	7.4
75	79-80	7.5
75	81-82	7.6
75	83-84	7.7
75	85-87	7.8
75	88-90	7.9
75	91+	8.0

Younger Age	Older Ages	Rate
76	76	7.4
76	77-78	7.5
76	79-80	7.6
76	81-82	7.7
76	83-84	7.8
76	85-86	7.9
76	87-89	8.0
76	90+	8.1
77	77	7.5
77	78	7.6
77	79-80	7.7
77	81-82	7.8
77	83-84	7.9
77	85-86	8.0
77	87-88	8.1
77	89-91	8.2
77	92+	8.3
78	78-79	7.7
78	80	7.8
78	81-82	7.9
78	83	8.0
78	84-85	8.1
78	86-87	8.2
78	88-89	8.3
78	90-92	8.4
78	93+	8.5
79	79	7.8
79	80	7.9
79	81-82	8.0
79	83	8.1
79	84-85	8.2
79	86	8.3
79	87-88	8.4
79	89-90	8.5
79	91-93	8.6
79	94+	8.7
80	80-81	8.0
80	82	8.1
80	83	8.2

Younger Age	Older Ages	Rate
80	84	8.3
80	85-86	8.4
80	87	8.5
80	88-89	8.6
80	90-91	8.7
80	92-93	8.8
80	94+	8.9
81	81	8.1
81	82	8.2
81	83	8.3
81	84	8.4
81	85	8.5
81	86	8.6
81	87-88	8.7
81	89	8.8
81	90-91	8.9
81	92-93	9.0
81	94+	9.1
82	82	8.3
82	83	8.4
82	84	8.5
82	85	8.6
82	86	8.7
82	87	8.8
82	88	8.9
82	89-90	9.0
82	91	9.1
82	92-93	9.2
82	94+	9.3
83	83	8.5
83	84	8.6
83	85	8.8
83	86	8.9
83	87-88	9.0
83	89	9.1
83	90	9.2
83	91	9.3
83	92-93	9.4
83	94	9.5

* Rate applies for all older ages when younger age is shown.

Younger Age	Older Ages	Rate
83	95+	9.6
84	84	8.8
84	85	8.9
84	86	9.0
84	91	9.5
84	87	9.1
84	88	9.2
84	89	9.3
84	90	9.4
84	92	9.6
84	93-94	9.7
84	95+	9.8
85	85	9.0
85	86	9.1
85	87	9.3
85	88	9.4
85	89	9.5
85	90	9.6
85	91	9.7
85	92	9.8
85	93	9.9
85	94	10.0
85	95+	10.1
86	86	9.3
86	87	9.4
86	88	9.5
86	89	9.7
86	90	9.8
86	91	9.9
86	92	10.0
86	93	10.1
86	94	10.2
86	95+	10.3
87	87	9.6
87	88	9.7
87	89	9.9
87	90	10.0
87	91	10.1
87	92	10.3

Younger Age	Older Ages	Rate
87	93	10.4
87	94	10.5
87	95+	10.6
88	88	9.9
88	89	10.0
88	90	10.2
88	91	10.3
88	92	10.5
88	93	10.6
88	94	10.7
88	95+	10.9
89	89	10.2
89	90	10.4
89	91	10.6
89	92	10.7
89	93	10.9
89	94	11.0
89	95+	11.1
90	90	10.6
90	91	10.8
90	92	10.9
90	93	11.1
90	94	11.3
90	95+	11.4
91	91	10.8
91	92	10.9
91	93	11.1
91	94	11.3
91	95+	11.4
92	92	10.9
92	93	11.1
92	94	11.3
92	95+	11.4
93	93	11.1
93	94	11.3
93	95+	11.4
94	94	11.3
94	95+	11.4
95 and over	All*	11.4