

# SINGLE LIFE

Age	Rate
20 and under	5.7%
21	5.8
22	5.8
23	5.8
24	5.8
25	5.9
26	5.9
27	5.9
28	5.9
29	6.0
30	6.0
31	6.0
32	6.0
33	6.1
34	6.1
35	6.1
36	6.1
37	6.2
38	6.2
39	6.2
40	6.2
41	6.3
42	6.3
43	6.3
44	6.3
45	6.4
46	6.4
47	6.4
48	6.5
49	6.5
50	6.5
51	6.6
52	6.6
53	6.6
54	6.7
55	6.7

Age	Rate
56	6.7%
57	6.8
58	6.8
59	6.9
60	6.9
61	7.0
62	7.0
63	7.1
64	7.2
65	7.2
66	7.3
67	7.4
68	7.5
69	7.6
70	7.7
71	7.8
72	7.9
73	8.1
74	8.2
75	8.4
76	8.6
77	8.8
78	9.0
79	9.2
80	9.4
81	9.6
82	9.8
83	10.0
84	10.2
85	10.5
86	10.8
87	11.1
88	11.4
89	11.7
90 and over	12.0

## SUGGESTED CHARITABLE GIFT ANNUITY RATES

Approved by the American Council on Gift Annuities,  
November 22, 1996  
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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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# TWO LIVES – JOINT AND SURVIVOR

Younger Age	Older Ages	Rate
20 and under	All*	5.5%
21	21+	5.6
22	22+	5.6
23	23+	5.6
24	24+	5.6
25	25+	5.7
26	26+	5.7
27	27+	5.7
28	28+	5.7
29	29+	5.8
30	30+	5.8
31	31+	5.8
32	32+	5.8
33	33+	5.9
34	34+	5.9
35	35+	5.9
36	36+	5.9
37	37+	6.0
38	38+	6.0
39	39+	6.0
40	40+	6.0
41	41+	6.1
42	42+	6.1
43	43+	6.1
44	44+	6.1
45	45+	6.2
46	46+	6.2
47	47+	6.2
48	48+	6.3
49	49+	6.3
50	50+	6.3
51	51+	6.4
52	52+	6.4
53	53+	6.4
54	54-55	6.4
54	56+	6.5
55	55+	6.5
56	56+	6.5
57	57-61	6.5

Younger Age	Older Ages	Rate
57	62+	6.6%
58	58-59	6.5
58	60+	6.6
59	59-65	6.6
59	66+	6.7
60	60-64	6.6
60	65+	6.7
61	61-63	6.6
61	64-69	6.7
61	70+	6.8
62	62-67	6.7
62	68+	6.8
63	63-66	6.7
63	67-71	6.8
63	72+	6.9
64	64	6.7
64	65-69	6.8
64	70-75	6.9
64	76+	7.0
65	65-68	6.8
65	69-72	6.9
65	73+	7.0
66	66-67	6.8
66	68-71	6.9
66	72-75	7.0
66	76+	7.1
67	67-69	6.9
67	70-73	7.0
67	74-77	7.1
67	78+	7.2
68	68	6.9
68	69-72	7.0
68	73-75	7.1
68	76-79	7.2
68	80+	7.3
69	69-70	7.0
69	71-73	7.1
69	74-77	7.2
69	78-81	7.3

Younger Age	Older Ages	Rate
69	82+	7.4%
70	70-72	7.1
70	73-75	7.2
70	76-78	7.3
70	79-82	7.4
70	83+	7.5
71	71	7.1
71	72-74	7.2
71	75-76	7.3
71	77-79	7.4
71	80-83	7.5
71	84+	7.6
72	72	7.2
72	73-75	7.3
72	76-77	7.4
72	78-80	7.5
72	81-83	7.6
72	84+	7.7
73	73-74	7.3
73	75-76	7.4
73	77-78	7.5
73	79-81	7.6
73	82-84	7.7
73	85-87	7.8
73	88+	7.9
74	74-75	7.4
74	76-77	7.5
74	78-79	7.6
74	80-81	7.7
74	82-84	7.8
74	85-87	7.9
74	88+	8.0
75	75	7.5
75	76-77	7.6
75	78-79	7.7
75	80-81	7.8
75	82-84	7.9
75	85-86	8.0
75	87-90	8.1

Younger Age	Older Ages	Rate
75	91+	8.2%
76	76	7.6
76	77-78	7.7
76	79-80	7.8
76	81-82	7.9
76	83-84	8.0
76	85-86	8.1
76	87-89	8.2
76	90-92	8.3
76	93+	8.4
77	77	7.7
77	78	7.8
77	79-80	7.9
77	81-82	8.0
77	83	8.1
77	84-85	8.2
77	86-88	8.3
77	89-90	8.4
77	91-94	8.5
77	95+	8.6
78	78-79	7.9
78	80	8.0
78	81-82	8.1
78	83	8.2
78	84-85	8.3
78	86-87	8.4
78	88-89	8.5
78	90-92	8.6
78	93+	8.7
79	79	8.0
79	80	8.1
79	81-82	8.2
79	83	8.3
79	84-85	8.4
79	86	8.5
79	87-88	8.6
79	89-90	8.7
79	91-92	8.8
79	93+	8.9

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

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

Younger Age	Older Ages	Rate
83	92	9.6%
83	93-94	9.7
83	95+	9.8
84	84	9.0
84	85	9.1
84	86	9.2
84	87	9.3
84	88	9.4
84	89	9.5
84	90	9.6
84	91	9.7
84	92	9.8
84	93-94	9.9
84	95+	10.0
85	85	9.2
85	86	9.3
85	87	9.5
85	88	9.6
85	89	9.7
85	90	9.8
85	91	9.9
85	92	10.0
85	93	10.1
85	94	10.2
85	95+	10.3
86	86	9.5
86	87	9.6
86	88	9.8
86	89	9.9
86	90	10.0
86	91	10.1
86	92	10.2
86	93	10.3
86	94	10.4
86	95+	10.5
87	87	9.8
87	88	9.9
87	89	10.1
87	90	10.2

Younger Age	Older Ages	Rate
87	91	10.3%
87	92	10.5
87	93	10.6
87	94	10.7
87	95+	10.8
88	88	10.1
88	89	10.3
88	90	10.4
88	91	10.6
88	92	10.7
88	93	10.8
88	94	11.0
88	95+	11.1
89	89	10.4
89	90	10.6
89	91	10.8
89	92	10.9
89	93	11.1
89	94	11.2
89	95+	11.3
90	90	10.8
90-91	91	11.0
90-92	92	11.1
90-93	93	11.3
90-94	94	11.5
90 and over	95+	11.6