

Gift Annuity Rate Tables  
 ACGA Rates Effective 7/1/1998  
 One Life

Age	Rate	Age	Rate
20-	5.5	65	7.0
21	5.6	66	7.1
22	5.6	67	7.2
23	5.6	68	7.3
24	5.6	69	7.4
25	5.7	70	7.5
26	5.7	71	7.6
27	5.7	72	7.7
28	5.7	73	7.8
29	5.8	74	8.0
30	5.8	75	8.2
31	5.8	76	8.3
32	5.8	77	8.5
33	5.9	78	8.7
34	5.9	79	9.0
35	5.9	80	9.2
36	5.9	81	9.4
37	6.0	82	9.6
38	6.0	83	9.9
39	6.0	84	10.2
40	6.0	85	10.5
41	6.1	86	10.8
42	6.1	87	11.1
43	6.1	88	11.4
44	6.1	89	11.7
45	6.2	90	12.0
46	6.2	91	12.0
47	6.2	92	12.0
48	6.3	93	12.0
49	6.3	94	12.0
50	6.3	95+	12.0
51	6.3		
52	6.4		
53	6.4		
54	6.4		
55	6.5		
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		

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
20-	20+	5.3	60	60-65	6.4	71	71	6.9
21	21+	5.4	60	66+	6.5	71	72-74	7.0
22	22+	5.4	61	61-64	6.4	71	75-77	7.1
23	23+	5.4	61	65+	6.5	71	78-80	7.2
24	24+	5.4	62	62-63	6.4	71	81-84	7.3
25	25+	5.5	62	64-68	6.5	71	85+	7.4
26	26+	5.5	62	69+	6.6	72	72-73	7.0
27	27+	5.5	63	63-67	6.5	72	74-75	7.1
28	28+	5.5	63	68-72	6.6	72	76-78	7.2
29	29+	5.6	63	73+	6.7	72	79-81	7.3
30	30+	5.6	64	64-65	6.5	72	82-84	7.4
31	31+	5.6	64	66-70	6.6	72	85+	7.5
32	32+	5.6	64	71+	6.7	73	73-74	7.1
33	33+	5.7	65	65-69	6.6	73	75-76	7.2
34	34+	5.7	65	70-73	6.7	73	77-79	7.3
35	35+	5.7	65	74+	6.8	73	80-81	7.4
36	36+	5.7	66	66-67	6.6	73	82-84	7.5
37	37+	5.8	66	68-71	6.7	73	85+	7.6
38	38+	5.8	66	72-76	6.8	74	74-75	7.2
39	39+	5.8	66	77+	6.9	74	76-77	7.3
40	40+	5.8	67	67-70	6.7	74	78-79	7.4
41	41+	5.9	67	71-74	6.8	74	80-81	7.5
42	42+	5.9	67	75-78	6.9	74	82-84	7.6
43	43+	5.9	67	79+	7.0	74	85-87	7.7
44	44+	5.9	68	68-69	6.7	74	88+	7.8
45	45+	6.0	68	70-72	6.8	75	75-76	7.3
46	46+	6.0	68	73-76	6.9	75	77-78	7.4
47	47+	6.0	68	77-80	7.0	75	79-80	7.5
48	48+	6.1	68	81+	7.1	75	81-82	7.6
49	49+	6.1	69	69-71	6.8	75	83-84	7.7
50	50+	6.1	69	72-74	6.9	75	85-87	7.8
51	51+	6.1	69	75-77	7.0	75	88-90	7.9
52	52+	6.2	69	78-82	7.1	75	91+	8.0
53	53+	6.2	69	83+	7.2	76	76	7.4
54	54+	6.2	70	70	6.8	76	77-78	7.5
55	55-57	6.2	70	71-72	6.9	76	79-80	7.6
55	58+	6.3	70	73-75	7.0	76	81-82	7.7
56	56+	6.3	70	76-79	7.1	76	83-84	7.8
57	57-63	6.3	70	80-83	7.2	76	85-86	7.9
57	64+	6.4	70	84+	7.3	76	87-89	8.0
58	58-61	6.3				76	90+	8.1
58	62+	6.4						
59	59-60	6.3						
59	61+	6.4						

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77	77	7.5	81	81	8.1	85	85	9.0
77	78	7.6	81	82	8.2	85	86	9.1
77	79-80	7.7	81	83	8.3	85	87	9.3
77	81-82	7.8	81	84	8.4	85	88	9.4
77	83-84	7.9	81	85	8.5	85	89	9.5
77	85-86	8.0	81	86	8.6	85	90	9.6
77	87-88	8.1	81	87-88	8.7	85	91	9.7
77	89-91	8.2	81	89	8.8	85	92	9.8
77	92+	8.3	81	90-91	8.9	85	93	9.9
78	78-79	7.7	81	92-93	9.0	85	94	10.0
78	80	7.8	81	94+	9.1	85	95+	10.1
78	81-82	7.9	82	82	8.3	86	86	9.3
78	83	8.0	82	83	8.4	86	87	9.4
78	84-85	8.1	82	84	8.5	86	88	9.5
78	86-87	8.2	82	85	8.6	86	89	9.7
78	88-89	8.3	82	86	8.7	86	90	9.8
78	90-92	8.4	82	87	8.8	86	91	9.9
78	93+	8.5	82	88	8.9	86	92	10.0
79	79	7.8	82	89-90	9.0	86	93	10.1
79	80	7.9	82	91	9.1	86	94	10.2
79	81-82	8.0	82	92-93	9.2	86	95+	10.3
79	83	8.1	82	94+	9.3	87	87	9.6
79	84-85	8.2	83	83	8.5	87	88	9.7
79	86	8.3	83	84	8.6	87	89	9.9
79	87-88	8.4	83	85	8.8	87	90	10.0
79	89-90	8.5	83	86	8.9	87	91	10.1
79	91-93	8.6	83	87-88	9.0	87	92	10.3
79	94+	8.7	83	89	9.1	87	93	10.4
80	80-81	8.0	83	90	9.2	87	94	10.5
80	82	8.1	83	91	9.3	87	95+	10.6
80	83	8.2	83	92-93	9.4	88	88	9.9
80	84	8.3	83	94	9.5	88	89	10.0
80	85-86	8.4	83	95+	9.6	88	90	10.2
80	87	8.5	84	84	8.8	88	91	10.3
80	88-89	8.6	84	85	8.9	88	92	10.5
80	90-91	8.7	84	86	9.0	88	93	10.6
80	92-93	8.8	84	87	9.1	88	94	10.7
80	94+	8.9	84	88	9.2	88	95+	10.9
			84	89	9.3	89	89	10.2
			84	90	9.4	89	90	10.4
			84	91	9.5	89	91	10.6
			84	92	9.6	89	92	10.7
			84	93-94	9.7	89	93	10.9
			84	95+	9.8	89	94	11.0
						89	95+	11.1

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
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+	95+	11.4						

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Deferral Factors

Years of Deferral	Interest Rate
1+	5.75

Recalculation factors compounded at interest rate shown above  
for whole years from gift date to six months before first payment  
to be applied to base rate for annuitant ages at six months before first payment:

Years	Factor	Years	Factor	Years	Factor	Years	Factor
0	1.0000	27	4.5245	54	20.4711	81	92.6212
1	1.0575	28	4.7847	55	21.6481	82	97.9469
2	1.1183	29	5.0598	56	22.8929	83	103.5789
3	1.1826	30	5.3507	57	24.2093	84	109.5347
4	1.2506	31	5.6584	58	25.6013	85	115.8329
5	1.3225	32	5.9837	59	27.0734	86	122.4933
6	1.3986	33	6.3278	60	28.6301	87	129.5367
7	1.4790	34	6.6916	61	30.2763	88	136.9850
8	1.5640	35	7.0764	62	32.0172	89	144.8617
9	1.6540	36	7.4833	63	33.8582	90	153.1912
10	1.7491	37	7.9136	64	35.8050	91	161.9997
11	1.8496	38	8.3686	65	37.8638	92	171.3147
12	1.9560	39	8.8498	66	40.0410	93	181.1653
13	2.0684	40	9.3587	67	42.3433	94	191.5823
14	2.1874	41	9.8968	68	44.7781	95	202.5983
15	2.3132	42	10.4659	69	47.3528	96	214.2477
16	2.4462	43	11.0677	70	50.0756	97	226.5669
17	2.5868	44	11.7041	71	52.9550	98	239.5945
18	2.7356	45	12.3770	72	55.9999	99	253.3712
19	2.8929	46	13.0887	73	59.2199	100	267.9400
20	3.0592	47	13.8413	74	62.6250	101	283.3466
21	3.2351	48	14.6372	75	66.2260	102	299.6390
22	3.4211	49	15.4788	76	70.0339	103	316.8683
23	3.6178	50	16.3689	77	74.0609	104	335.0882
24	3.8259	51	17.3101	78	78.3194	105	354.3558
25	4.0458	52	18.3054	79	82.8228	106	374.7312
26	4.2785	53	19.3580	80	87.5851	107	396.2783