



## CHARITABLE GIFT ANNUITY RATES

### Two Lives - Joint and Survivor

Approved by the American Council on Gift Annuities on December 29, 2008  
Effective June 30, 2009 through September 30, 2009

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	4.9	71	78-81	5.5
65	66-70	5.0	71	82+	5.6
65	71+	5.1	72	72	5.3
66	66-69	5.0	72	73-75	5.4
66	70-74	5.1	72	76-78	5.5
66	75+	5.2	72	79-82	5.6
67	67	5.0	72	83+	5.7
67	68-72	5.1	73	73-74	5.4
67	73+	5.2	73	75-76	5.5
68	68-70	5.1	73	77-79	5.6
68	71-74	5.2	73	80-83	5.7
68	75+	5.3	73	84+	5.8
69	69	5.1	74	74-75	5.5
69	70-73	5.2	74	76-78	5.6
69	74-77	5.3	74	79-80	5.7
69	78+	5.4	74	81-84	5.8
70	70-71	5.2	74	85+	5.9
70	72-75	5.3	75	75-76	5.6
70	76-79	5.4	75	77-79	5.7
70	80+	5.5	75	80-81	5.8
71	71-73	5.3	75	82-84	5.9
71	74-77	5.4	75	85-88	6.0

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
75	89+	6.1	80	85-86	6.5
76	76-77	5.7	80	87-88	6.6
76	78-79	5.8	80	89-90	6.7
76	80-82	5.9	80	91-93	6.8
76	83-84	6.0	80	94+	6.9
76	85-87	6.1	81	81-82	6.3
76	88+	6.2	81	83	6.4
77	77-78	5.8	81	84	6.5
77	79-80	5.9	81	85-86	6.6
77	81-82	6.0	81	87-88	6.7
77	83-84	6.1	81	89	6.8
77	85-87	6.2	81	90-92	6.9
77	88-91	6.3	81	93-94	7.0
77	92+	6.4	81	95+	7.1
78	78-79	5.9	82	82	6.4
78	80-81	6.0	82	83	6.5
78	82	6.1	82	84	6.6
78	83-85	6.2	82	85-86	6.7
78	86-87	6.3	82	87	6.8
78	88-90	6.4	82	88-89	6.9
78	91+	6.5	82	90	7.0
79	79	6.0	82	91-92	7.1
79	80-81	6.1	82	93+	7.2
79	82-83	6.2	83	83	6.6
79	84-85	6.3	83	84	6.7
79	86-87	6.4	83	85-86	6.8
79	88-89	6.5	83	87	6.9
79	90-92	6.6	83	88	7.0
79	93+	6.7	83	89-90	7.1
80	80	6.1	83	91	7.2
80	81	6.2	83	92-93	7.3
80	82-83	6.3	83	94+	7.4
80	84	6.4	84	84	6.8

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
84	85	6.9	87	94	8.2
84	86	7.0	87	95+	8.3
84	87-88	7.1	88	88	7.7
84	89	7.2	88	89	7.8
84	90	7.3	88	90	7.9
84	91-92	7.4	88	91	8.1
84	93	7.5	88	92	8.2
84	94+	7.6	88	93	8.3
85	85	7.0	88	94	8.4
85	86	7.1	88	95+	8.5
85	87	7.2	89	89	8.0
85	88	7.3	89	90	8.1
85	89	7.4	89	91	8.2
85	90-91	7.5	89	92	8.4
85	92	7.6	89	93	8.5
85	93	7.7	89	94	8.6
85	94+	7.8	89	95+	8.7
86	86	7.2	90	90	8.3
86	87	7.3	90	91	8.4
86	88	7.4	90	92	8.6
86	89	7.5	90	93	8.7
86	90	7.6	90	94	8.8
86	91	7.7	90	95+	9.0
86	92	7.8	91	91	8.6
86	93	7.9	91	92	8.7
86	94+	8.0	91	93	8.9
87	87	7.4	91	94	9.1
87	88	7.6	91	95+	9.2
87	89	7.7	92	92	8.9
87	90	7.8	92	93	9.1
87	91	7.9	92	94+	9.3
87	92	8.0	93+	93+	9.3
87	93	8.1			