



CHARITABLE GIFT ANNUITY RATES

Two Lives - Joint and Survivor - rates effective July 1, 2010

Approved by the American Council on Gift Annuities on April 28, 2010

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65-67	5.1	72	72-73	5.5
65	68+	5.2	72	74-77	5.6
66	66	5.1	72	78-80	5.7
66	67-70	5.2	72	81+	5.8
66	71+	5.3	73	73-75	5.6
67	67-69	5.2	73	76-78	5.7
67	70-73	5.3	73	79-81	5.8
67	74+	5.4	73	82+	5.9
68	68	5.2	74	74	5.6
68	69-72	5.3	74	75-76	5.7
68	73+	5.4	74	77-79	5.8
69	69-70	5.3	74	80-82	5.9
69	71-74	5.4	74	83+	6.0
69	75+	5.5	75	75	5.7
70	70-73	5.4	75	76-78	5.8
70	74-77	5.5	75	79-80	5.9
70	78+	5.6	75	81-83	6.0
71	71-72	5.4	75	84+	6.1
71	73-75	5.5	76	76	5.8
71	76-78	5.6	76	77-79	5.9
71	79+	5.7	76	80-81	6.0
			76	82-83	6.1

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
76	84-86	6.2	81	84	6.6
76	87+	6.3	81	85-86	6.7
77	77	5.9	81	87	6.8
77	78-79	6.0	81	88-89	6.9
77	80-81	6.1	81	90-92	7.0
77	82-84	6.2	81	93-94	7.1
77	85-86	6.3	81	95+	7.2
77	87+	6.4	82	82	6.5
78	78	6.0	82	83	6.6
78	79-80	6.1	82	84	6.7
78	81-82	6.2	82	85-86	6.8
78	83-84	6.3	82	87	6.9
78	85-86	6.4	82	88-89	7.0
78	87-89	6.5	82	90	7.1
78	90+	6.6	82	91-93	7.2
79	79	6.1	82	94+	7.3
79	80	6.2	83	83	6.7
79	81-82	6.3	83	84	6.8
79	83-84	6.4	83	85	6.9
79	85-86	6.5	83	86-87	7.0
79	87-88	6.6	83	88	7.1
79	89-91	6.7	83	89-90	7.2
79	92+	6.8	83	91	7.3
80	80-81	6.3	83	92-93	7.4
80	82	6.4	83	94+	7.5
80	83-84	6.5	84	84	6.9
80	85-86	6.6	84	85	7.0
80	87-88	6.7	84	86	7.1
80	89-90	6.8	84	87-88	7.2
80	91-93	6.9	84	89	7.3
80	94+	7.0	84	90	7.4
81	81	6.4	84	91-92	7.5
81	82-83	6.5	84	93-94	7.6

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