

SUGGESTED CHARITABLE GIFT ANNUITY RATES
 Approved by the American Council on Gift Annuities April 2, 2008 -
 Effective July 1, 2008 through June 30, 2009

TWO LIVES – JOINT & SURVIVOR

Younger Age	Older Age	Rate
0-1	All	3.2
2-8	2+	3.2
9-17	9+	3.3
18-23	18+	3.4
24	24+	3.5
25	25+	3.5
26	26+	3.5
27	27+	3.5
28	28+	3.5
29	29+	3.6
30	30+	3.6
31	31+	3.6
32	32+	3.6
33	33+	3.7
34	34+	3.7
35	35+	3.7
36	36+	3.7
37	37+	3.8
38	38+	3.8
39	39+	3.8
40	40+	3.9
41	41+	3.9
42	42+	4.0
43	43+	4.0
44	44+	4.1
45	45+	4.1
46	46+	4.1
47	47+	4.2
48	48+	4.3
49	49+	4.3
50	50+	4.4
51	51+	4.4
52	52+	4.5
53	53+	4.6
54	54+	4.7
55	55+	4.7
56	56+	4.8
57	57-58	4.9
57	59-60	5.0
57	61-62	5.1
57	63+	5.2
58	58	5.0
58	59-60	5.1
58	61+	5.2
59	59	5.1
59	60+	5.2
60	60-64	5.2

Younger Age	Older Age	Rate
60	65+	5.3
61	61-62	5.2
61	63+	5.3
62	62-67	5.3
62	68+	5.4
63	63-66	5.3
63	67+	5.4
64	64-65	5.3
64	66-70	5.4
64	71+	5.5
65	65-68	5.4
65	69+	5.5
66	66-67	5.4
66	68-72	5.5
66	73+	5.6
67	67-70	5.5
67	71-75	5.6
67	76+	5.7
68	68-69	5.5
68	70-73	5.6
68	74-78	5.7
68	79+	5.8
69	69-72	5.6
69	73-75	5.7
69	76+	5.8
70	70	5.6
70	71-74	5.7
70	75-78	5.8
70	79+	5.9
71	71-72	5.7
71	73-76	5.8
71	77-79	5.9
71	80+	6.0
72	72-74	5.8
72	75-77	5.9
72	78-81	6.0
72	82+	6.1
73	73	5.8
73	74-76	5.9
73	77-78	6.0
73	79-82	6.1
73	83-86	6.2
73	87+	6.3
74	74	5.9
74	75-77	6.0
74	78-80	6.1
74	81-82	6.2

Younger Age	Older Age	Rate
74	83-86	6.3
74	87+	6.4
75	75-76	6.0
75	77-78	6.1
75	79-80	6.2
75	81-83	6.3
75	84-86	6.4
75	87+	6.5
76	76-77	6.1
76	78-79	6.2
76	80-81	6.3
76	82-83	6.4
76	84-86	6.5
76	87-90	6.6
76	91+	6.7
77	77	6.2
77	78-79	6.3
77	80-81	6.4
77	82-84	6.5
77	85-86	6.6
77	87-89	6.7
77	90+	6.8
78	78	6.3
78	79-80	6.4
78	81-82	6.5
78	83-84	6.6
78	85-86	6.7
78	87-88	6.8
78	89-92	6.9
78	93+	7.0
79	79	6.4
79	80	6.5
79	81-82	6.6
79	83-84	6.7
79	85-86	6.8
79	87-88	6.9
79	89-90	7.0
79	91-94	7.1
79	95+	7.2
80	80-81	6.6
80	82	6.7
80	83-84	6.8
80	85-86	6.9
80	87	7.0
80	88-89	7.1
80	90-92	7.2
80	93+	7.3

