

**SUGGESTED CHARITABLE GIFT ANNUITY RATES**  
 Approved by the American Council on Gift Annuities April 28, 2010  
 Effective July 1, 2010

**TWO LIVES – JOINT & SURVIVOR**

Younger Age	Older Age	Rate
0-4	All	3.0
5-14	5+	3.1
15-21	15+	3.2
22-26	22+	3.3
27-31	27+	3.4
32-34	32+	3.5
35-38	35+	3.6
39-40	39+	3.7
41-43	41+	3.8
44-45	44+	3.9
46-47	46+	4.0
48-49	48+	4.1
50	50+	4.2
51-52	51+	4.3
53	53+	4.4
54	54+	4.5
55-56	55+	4.6
57	57+	4.7
58	58+	4.8
59	59+	4.9
60	60-61	4.9
60	62+	5.0
61	61+	5.0
62	62-65	5.0
62	66+	5.1
63	63-64	5.0
63	65+	5.1
64	64-68	5.1
64	69+	5.2
65	65-67	5.1
65	68+	5.2
66	66	5.1
66	67-70	5.2
66	71+	5.3
67	67-69	5.2
67	70-73	5.3
67	74+	5.4
68	68	5.2
68	69-72	5.3
68	73+	5.4
69	69-70	5.3
69	71-74	5.4
69	75+	5.5
70	70-73	5.4
70	74-77	5.5
70	78+	5.6

Younger Age	Older Age	Rate
71	71-72	5.4
71	73-75	5.5
71	76-78	5.6
71	79+	5.7
72	72-73	5.5
72	74-77	5.6
72	78-80	5.7
72	81+	5.8
73	73-75	5.6
73	76-78	5.7
73	79-81	5.8
73	82+	5.9
74	74	5.6
74	75-76	5.7
74	77-79	5.8
74	80-82	5.9
74	83+	6.0
75	75	5.7
75	76-78	5.8
75	79-80	5.9
75	81-83	6.0
75	84+	6.1
76	76	5.8
76	77-79	5.9
76	80-81	6.0
76	82-83	6.1
76	84-86	6.2
76	87+	6.3
77	77	5.9
77	78-79	6.0
77	80-81	6.1
77	82-84	6.2
77	85-86	6.3
77	87+	6.4
78	78	6.0
78	79-80	6.1
78	81-82	6.2
78	83-84	6.3
78	85-86	6.4
78	87-89	6.5
78	90+	6.6
79	79	6.1
79	80	6.2
79	81-82	6.3
79	83-84	6.4
79	85-86	6.5

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

