

American Council on Gift Annuities
Recommended Rates

Rates for Two Lives

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

Younger Age	Older Age	Rate
73	80-83	5.7
73	84+	5.8
74	74-75	5.5
74	76-78	5.6
74	79-80	5.7
74	81-84	5.8
74	85+	5.9
75	75-76	5.6
75	77-79	5.7
75	80-81	5.8
75	82-84	5.9
75	85-88	6.0
75	89+	6.1
76	76-77	5.7
76	78-79	5.8
76	80-82	5.9
76	83-84	6.0
76	85-87	6.1
76	88+	6.2
77	77-78	5.8
77	79-80	5.9
77	81-82	6.0
77	83-84	6.1
77	85-87	6.2
77	88-91	6.3
77	92+	6.4
78	78-79	5.9
78	80-81	6.0
78	82	6.1
78	83-85	6.2
78	86-87	6.3

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

82	87	6.8
82	88-89	6.9
82	90	7.0
82	91-92	7.1
82	93+	7.2
83	83	6.6
83	84	6.7
83	85-86	6.8
83	87	6.9
83	88	7.0
83	89-90	7.1
83	91	7.2
83	92-93	7.3
83	94+	7.4
84	84	6.8
84	85	6.9
84	86	7.0
84	87-88	7.1
84	89	7.2
84	90	7.3
84	91-92	7.4
84	93	7.5
84	94+	7.6
85	85	7.0
85	86	7.1
85	87	7.2
85	88	7.3

85	89	7.4
85	90-91	7.5
85	92	7.6
85	93	7.7
85	94+	7.8
86	86	7.2
86	87	7.3
86	88	7.4
86	89	7.5
86	90	7.6
86	91	7.7
86	92	7.8
86	93	7.9
86	94+	8.0
87	87	7.4
87	88	7.6
87	89	7.7
87	90	7.8
87	91	7.9
87	92	8.0
87	93	8.1
87	94	8.2
87	95+	8.3
88	88	7.7
88	89	7.8
88	90	7.9
88	91	8.1

88	92	8.2
88	93	8.3
88	94	8.4
88	95+	8.5
89	89	8.0
89	90	8.1
89	91	8.2
89	92	8.4
89	93	8.5
89	94	8.6
89	95+	8.7
90	90	8.3
90	91	8.4
90	92	8.6
90	93	8.7
90	94	8.8
90	95+	9.0
91	91	8.6
91	92	8.7
91	93	8.9
91	94	9.1
91	95+	9.2
92	92	8.9
92	93	9.1
92	94+	9.3
93+	93+	9.3

Effective February 1, 2009