

## Rates Effective February 1, 2009

Approved by the American Council on Gift Annuities on December 29, 2008

### Suggested Charitable Gift Annuity Rates

#### Two Lives - Joint and Survivor

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
1	1+	2.5	49	54-57	3.9	77	81-82	6.0
2	2+	2.5	49	58-61	4.0	77	83-84	6.1
3	3+	2.5	49	62-66	4.1	77	85-87	6.2
4	4+	2.5	49	67+	4.2	77	88-91	6.3
5	5+	2.5	50	50-52	3.8	77	92+	6.4
6	6-14	2.5	50	53-55	3.9	78	78-79	5.9
6	15+	2.6	50	56-59	4.0	78	80-81	6.0
7	7-13	2.5	50	60-63	4.1	78	82	6.1
7	14+	2.6	50	64+	4.2	78	83-85	6.2
8	8-11	2.5	51	51	3.8	78	86-87	6.3
8	12+	2.6	51	52-54	3.9	78	88-90	6.4
9	9-10	2.5	51	55-57	4.0	78	91+	6.5
9	11+	2.6	51	58-60	4.1	79	79	6.0
10	10+	2.6	51	61-64	4.2	79	80-81	6.1
11	11+	2.6	51	65+	4.3	79	82-83	6.2
12	12+	2.6	52	52	3.9	79	84-85	6.3
13	13-21	2.6	52	53-55	4.0	79	86-87	6.4
13	22+	2.7	52	56-58	4.1	79	88-89	6.5
14	14-19	2.6	52	59-62	4.2	79	90-92	6.6
14	20+	2.7	52	63-66	4.3	79	93+	6.7
15	15-18	2.6	52	67+	4.4	80	80	6.1
15	19+	2.7	53	53-54	4.0	80	81	6.2
16	16-17	2.6	53	55-57	4.1	80	82-83	6.3
16	18+	2.7	53	58-60	4.2	80	84	6.4
17	17-30	2.7	53	61-63	4.3			
17	31+	2.8	53	64-67	4.4			
18	18-28	2.7	53	68+	4.5			

18	29+	2.8	54	54-56	4.1	80	85-86	6.5
19	19-26	2.7	54	57-58	4.2	80	87-88	6.6
19	27+	2.8	54	59-61	4.3	80	89-90	6.7
20	20-24	2.7	54	62-64	4.4	80	91-93	6.8
20	25+	2.8	54	65-68	4.5	80	94+	6.9
21	21-23	2.7	54	69+	4.6	81	81-82	6.3
21	24-36	2.8	55	55	4.1	81	83	6.4
21	37+	2.9	55	56-57	4.2	81	84	6.5
22	22-22	2.7	55	58-59	4.3	81	85-86	6.6
22	23-34	2.8	55	60-62	4.4	81	87-88	6.7
22	35+	2.9	55	63-65	4.5	81	89	6.8
23	23-32	2.8	55	66+	4.6	81	90-92	6.9
23	33+	2.9	56	56	4.2	81	93-94	7.0
24	24-30	2.8	56	57-58	4.3	81	95+	7.1
24	31+	2.9	56	59-60	4.4	82	82	6.4
25	25-29	2.8	56	61-63	4.5	82	83	6.5
25	30-40	2.9	56	64-66	4.6	82	84	6.6
25	41+	3.0	56	67+	4.7	82	85-86	6.7
26	26-27	2.8	57	57	4.3	82	87	6.8
26	28-38	2.9	57	58-59	4.4	82	88-89	6.9
26	39+	3.0	57	60-61	4.5	82	90	7.0
27	27-36	2.9	57	62-64	4.6	82	91-92	7.1
27	37+	3.0	57	65+	4.7	82	93+	7.2
28	28-34	2.9	58	58	4.4	83	83	6.6
28	35-45	3.0	58	59-60	4.5	83	84	6.7
28	46+	3.1	58	61-62	4.6	83	85-86	6.8
29	29-32	2.9	58	63+	4.7	83	87	6.9
29	33-42	3.0	59	59	4.5	83	88	7.0
29	43+	3.1	59	60-61	4.6	83	89-90	7.1
30	30-31	2.9	59	62-63	4.7	83	91	7.2
30	32-40	3.0	59	64+	4.8	83	92-93	7.3
30	41+	3.1	60	60	4.6	83	94+	7.4
31	31-38	3.0	60	61-62	4.7			
31	39+	3.1	60	63+	4.8			
32	32-36	3.0						

32	37+	3.1	61	61-65	4.8	84	84	6.8
33	33-35	3.0	61	66+	4.9	84	85	6.9
33	36-43	3.1	62	62-63	4.8	84	86	7.0
33	44+	3.2	62	64+	4.9	84	87-88	7.1
34	34	3.0	63	63-68	4.9	84	89	7.2
34	35-39	3.1	63	69+	5.0	84	90	7.3
34	40+	3.2	64	64-66	4.9	84	91-92	7.4
35	35-39	3.1	64	67+	5.0	84	93	7.5
35	40+	3.2	65	65	4.9	84	94+	7.6
36	36-38	3.1	65	66-70	5.0	85	85	7.0
36	39-45	3.2	65	71+	5.1	85	86	7.1
36	46+	3.3	66	66-69	5.0	85	87	7.2
37	37	3.1	66	70-74	5.1	85	88	7.3
37	38-43	3.2	66	75+	5.2	85	89	7.4
37	44+	3.3	67	67	5.0	85	90-91	7.5
38	38-41	3.2	67	68-72	5.1	85	92	7.6
38	42-48	3.3	67	73+	5.2	85	93	7.7
38	49+	3.4	68	68-70	5.1	85	94+	7.8
39	39-40	3.2	68	71-74	5.2	86	86	7.2
39	41-46	3.3	68	75+	5.3	86	87	7.3
39	47+	3.4	69	69	5.1	86	88	7.4
40	40-44	3.3	69	70-73	5.2	86	89	7.5
40	45-50	3.4	69	74-77	5.3	86	90	7.6
40	51+	3.5	69	78+	5.4	86	91	7.7
41	41-43	3.3	70	70-71	5.2	86	92	7.8
41	44-48	3.4	70	72-75	5.3	86	93	7.9
41	49+	3.5	70	76-79	5.4	86	94+	8.0
42	42-42	3.3	70	80+	5.5	87	87	7.4
42	43-47	3.4	71	71-73	5.3	87	88	7.6
42	48-52	3.5	71	74-77	5.4	87	89	7.7
42	53+	3.6	71	78-81	5.5	87	90	7.8
43	43-45	3.4	71	82+	5.6	87	91	7.9
43	46-50	3.5	72	72	5.3	87	92	8.0
43	51-56	3.6	72	73-75	5.4	87	93	8.1
43	57+	3.7	72	76-78	5.5			

44	44	3.4	72	79-82	5.6	87	94	8.2
44	45-48	3.5	72	83+	5.7	87	95+	8.3
44	49-53	3.6	73	73-74	5.4	88	88	7.7
44	54-59	3.7	73	75-76	5.5	88	89	7.8
44	60+	3.8	73	77-79	5.6	88	90	7.9
45	45-47	3.5	73	80-83	5.7	88	91	8.1
45	48-51	3.6	73	84+	5.8	88	92	8.2
45	52-56	3.7	74	74-75	5.5	88	93	8.3
45	57+	3.8	74	76-78	5.6	88	94	8.4
46	46	3.5	74	79-80	5.7	88	95+	8.5
46	47-50	3.6	74	81-84	5.8	89	89	8.0
46	51-54	3.7	74	85+	5.9	89	90	8.1
46	55-59	3.8	75	75-76	5.6	89	91	8.2
46	60+	3.9	75	77-79	5.7	89	92	8.4
47	47-49	3.6	75	80-81	5.8	89	93	8.5
47	50-52	3.7	75	82-84	5.9	89	94	8.6
47	53-57	3.8	75	85-88	6.0	89	95+	8.7
47	58-62	3.9	75	89+	6.1	90	90	8.3
47	63+	4.0	76	76-77	5.7	90	91	8.4
48	48-51	3.7	76	78-79	5.8	90	92	8.6
48	52-55	3.8	76	80-82	5.9	90	93	8.7
48	56-59	3.9	76	83-84	6.0	90	94	8.8
48	60-64	4.0	76	85-87	6.1	90	95+	9.0
48	65+	4.1	76	88+	6.2	91	91	8.6
49	49-50	3.7	77	77-78	5.8	91	92	8.7
49	51-53	3.8	77	79-80	5.9	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