

GIFT ANNUITY RATES



SINGLE LIFE

Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate
65	5.7	71	6.4	77	7.4	83	8.7	89	9.9
66	5.8	72	6.6	78	7.6	84	8.9	90+	10.1
67	5.9	73	6.7	79	7.8	85	9.1		
68	6.1	74	6.8	80	8.1	86	9.3		
69	6.2	75	7	81	8.3	87	9.5		
70	6.3	76	7.2	82	8.5	88	9.7		

TWO LIVES – JOINT AND SURVIVOR

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	5.0	71	71	5.6	76	82-83	6.7	80	93-95+	7.8	84	90	8.5
65	66-68	5.1	71	72-73	5.7	76	84-85	6.8	81	81	7.1	84	91-92	8.6
65	69-71	5.2	71	74	5.8	76	86-88	6.9	81	82	7.2	84	93-95+	8.7
65	72-74	5.3	71	75-76	5.9	76	89-95+	7.0	81	83	7.3	85	85	8.1
65	75-78	5.4	71	77-78	6.0	77	77-78	6.5	81	84	7.4	85	86	8.2
65	79-95+	5.5	71	79-80	6.1	77	79	6.6	81	85	7.5	85	87	8.3
66	66-67	5.1	71	81-95+	6.2	77	80-81	6.7	81	86-87	7.6	85	88	8.5
66	68-69	5.2	72	72	5.7	77	82-83	6.8	81	88	7.7	85	89	8.6
66	70-72	5.3	72	73	5.8	77	84-85	6.9	81	89-90	7.8	85	90	8.7
66	73-75	5.4	72	74-75	5.9	77	86-87	7.0	81	91	7.9	85	91	8.8
66	76-79	5.5	72	76	6.0	77	88-90	7.1	81	92-94	8.0	85	92-95+	8.9
66	80-95+	5.6	72	77-78	6.1	77	91-95+	7.2	81	95+	8.1	86	86	8.3
67	67-68	5.2	72	79-80	6.2	78	78	6.6	82	82	7.3	86	87	8.5
67	69-70	5.3	72	81-83	6.3	78	79	6.7	82	83	7.4	86	88	8.6
67	71-73	5.4	72	84-95+	6.4	78	80-81	6.8	82	84	7.5	86	89	8.8
67	74-75	5.5	73	73	5.9	78	82	6.9	82	85	7.6	86	90	8.9
67	76-79	5.6	73	74-75	6.0	78	83-84	7.0	82	86	7.7	86	91	9.0
67	80-95+	5.7	73	76	6.1	78	85-86	7.1	82	87	7.8	86	92-95+	9.1
68	68-69	5.3	73	77-78	6.2	78	87-88	7.2	82	88	7.9	87	87	8.7
68	70-71	5.4	73	79-80	6.3	78	89-91	7.3	82	89-90	8.0	87	88	8.8
68	72-73	5.5	73	81-83	6.4	78	92-95+	7.4	82	91	8.1	87	89	9.0
68	74-76	5.6	73	84-95+	6.5	79	79	6.8	82	92-93	8.2	87	90	9.1
68	77-79	5.7	74	74	6.0	79	80-81	6.9	82	94-95+	8.3	87	91-95+	9.3
68	80-82	5.8	74	75	6.1	79	82	7.0	83	83	7.5	88	88	9.0
68	83-95+	5.9	74	76	6.2	79	83-84	7.1	83	84	7.7	88	89	9.2
69	69-70	5.4	74	77-78	6.3	79	85	7.2	83	85	7.8	88	90	9.4
69	71-72	5.5	74	79-80	6.4	79	86-87	7.3	83	86	7.9	88	91-95+	9.5
69	73-74	5.6	74	81-83	6.5	79	88-89	7.4	83	87	8.0	89	89	9.4
69	75-76	5.7	74	84-95+	6.6	79	90-92	7.5	83	88	8.1	89	90	9.6
69	77-79	5.8	75	75	6.2	79	93-95+	7.6	83	89	8.2	89	91-95+	9.7
69	80-82	5.9	75	76-77	6.3	80	80	6.9	83	90-91	8.3	90	90	9.8
69	83-95+	6.0	75	78-79	6.4	80	81	7.0	83	92	8.4	90	91-95+	9.9
70	70	5.5	75	80-81	6.5	80	82	7.1	83	93-95+	8.5	91	91-95+	9.9
70	71-72	5.6	75	82-83	6.6	80	83	7.2	84	84	7.8	92	92-95+	9.9
70	73-74	5.7	75	84-86	6.7	80	84-85	7.3	84	85	7.9	93	93-95+	9.9
70	75-76	5.8	75	87-95+	6.8	80	86	7.4	84	86	8.0	94	94-95+	9.9
70	77-78	5.9	76	76-77	6.4	80	87-88	7.5	84	87	8.2	95+	95+	9.9
70	79-81	6.0	76	78-79	6.5	80	89	7.6	84	88	8.3			
70	82-95+	6.1	76	80-81	6.6	80	90-92	7.7	84	89	8.4			