

GIFT ANNUITY RATES



SINGLE LIFE	
Age	Rate
64-65	4.2
66	4.3
67	4.4
68	4.5
69	4.6
70	4.7
71	4.8
72	4.9
73	5.1
74	5.2
75	5.4
76	5.6
77	5.8
78	6
79	6.2
80	6.5
81	6.7
82	7
83	7.2
84	7.4
85	7.6
86	7.8
87	8
88	8.2
89	8.4
90+	8.6

TWO LIVES – JOINT AND SURVIVOR								
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	3.8	75	75	4.6	80	84	5.7
65	66-69	3.9	75	76	4.7	80	85-86	5.8
65	70-95+	4	75	77-78	4.8	80	87	5.9
66	66-67	3.9	75	79-80	4.9	80	88-89	6
66	68-71	4	75	81-83	5	80	90-91	6.1
66	72-95+	4.1	75	84-86	5.1	80	92-94	6.2
67	67-70	4	75	87-95+	5.2	80	95+	6.3
67	71-74	4.1	76	76-77	4.8	81	81	5.6
67	75-95+	4.2	76	78-79	4.9	81	82-83	5.7
68	68	4	76	80	5	81	84	5.8
68	69-72	4.1	76	81-82	5.1	81	85	5.9
68	73-75	4.2	76	83-85	5.2	81	86	6
68	76-95+	4.3	76	86-88	5.3	81	87	6.1
69	69-70	4.1	76	89-95+	5.4	81	88-89	6.2
69	71-73	4.2	77	77	4.9	81	90-91	6.3
69	74-77	4.3	77	78-79	5	81	92-93	6.4
69	78-95+	4.4	77	80	5.1	81	94-95+	6.5
70	70-72	4.2	77	81-82	5.2	82	82	5.8
70	73-75	4.3	77	83-84	5.3	82	83	5.9
70	76-78	4.4	77	85-86	5.4	82	84	6
70	79-95+	4.5	77	87-90	5.5	82	85	6.1
71	71	4.2	77	91-95+	5.6	82	86-87	6.2
71	72-73	4.3	78	78	5	82	88	6.3
71	74-76	4.4	78	79	5.1	82	89	6.4
71	77-79	4.5	78	80	5.2	82	90-91	6.5
71	80-95+	4.6	78	81-82	5.3	82	92	6.6
72	72	4.3	78	83-84	5.4	82	93-95+	6.7
72	73-74	4.4	78	85	5.5	83	83	6
72	75-77	4.5	78	86-88	5.6	83	84	6.1
72	78-80	4.6	78	89-91	5.7	83	85	6.2
72	81-95+	4.7	78	92-95+	5.8	83	86	6.3
73	73	4.4	79	79	5.2	83	87	6.4
73	74-75	4.5	79	80	5.3	83	88	6.5
73	76-77	4.6	79	81-82	5.4	83	89	6.6
73	78-80	4.7	79	83	5.5	83	90	6.7
73	81-83	4.8	79	84-85	5.6	83	91-92	6.8
73	84-95+	4.9	79	86	5.7	83	93	6.9
74	74	4.5	79	87-89	5.8	83	94-95+	7
74	75-76	4.6	79	90-91	5.9	84	84	6.2
74	77-78	4.7	79	92-95+	6	84	85	6.4
74	79-80	4.8	80	80	5.4	84	86	6.5
74	81-83	4.9	80	81-82	5.5	84	87	6.6
74	84-95+	5	80	83	5.6	84	88	6.7

84	89	6.8
84	90	6.9
84	91	7
84	92	7.1
84	93-95+	7.2
85	85	6.5
85	86	6.6
85	87	6.8
85	88	6.9
85	89	7
85	90	7.1
85	91	7.2
85	92	7.3
85	93-95+	7.4
86	86	6.8
86	87	6.9
86	88	7.1
86	89	7.2
86	90	7.4
86	91	7.5
86	92-95+	7.6
87	87	7.1
87	88	7.3
87	89	7.4
87	90	7.6
87	91	7.7
87	92-95+	7.8
88	88	7.5
88	89	7.6
88	90	7.8
88	91-95+	8
89	89	7.8
89	90	8
89	91-95+	8.2
90	90	8.2
90	91-95+	8.4
91+	91+	8.4