

GIFT ANNUITY RATES



SINGLE LIFE	
Age	Rate
64-65	4.8
66	4.9
67	5
68	5.1
69	5.2
70	5.3
71	5.4
72	5.5
73	5.7
74	5.8
75	6
76	6.1
77	6.3
78	6.5
79	6.8
80	7
81	7.2
82	7.5
83	7.7
84	7.9
85	8.1
86	8.3
87	8.5
88	8.7
89	8.9
90+	9.1

TWO LIVES – JOINT AND SURVIVOR											
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate			
65	65	4.3	74	79-81	5.4	80	82	6.1	84	87	7
65	66-68	4.4	74	82-84	5.5	80	83	6.2	84	88	7.1
65	69-70	4.5	74	85-95+	5.6	80	84-85	6.3	84	89	7.2
65	71-95+	4.6	75	75	5.2	80	86	6.4	84	90	7.3
66	66	4.4	75	76-77	5.3	80	87-88	6.5	84	91	7.4
66	67-69	4.5	75	78-79	5.4	80	89-90	6.6	84	92	7.5
66	70-72	4.6	75	80-81	5.5	80	91-92	6.7	84	93-95+	7.6
66	73-95+	4.7	75	82-83	5.6	80	93-95+	6.8	85	85	6.9
67	67	4.5	75	84-86	5.7	81	81	6	85	86	7
67	68-70	4.6	75	87-95+	5.8	81	82	6.1	85	87	7.2
67	71-74	4.7	76	76	5.3	81	83-84	6.2	85	88	7.3
67	75-95+	4.8	76	77	5.4	81	85	6.3	85	89	7.4
68	68-69	4.6	76	78-79	5.5	81	86	6.4	85	90	7.5
68	70-72	4.7	76	80-81	5.6	81	87	6.5	85	91	7.6
68	73-76	4.8	76	82-83	5.7	81	88-89	6.6	85	92	7.7
68	77-95+	4.9	76	84-85	5.8	81	90-91	6.7	85	93-95+	7.8
69	69-70	4.7	76	86-95+	5.9	81	92-93	6.8	86	86	7.2
69	71-74	4.8	77	77-78	5.5	81	94-95+	6.9	86	87	7.3
69	75-77	4.9	77	79	5.6	82	82	6.2	86	88	7.5
69	78-95+	5	77	80-81	5.7	82	83	6.3	86	89	7.6
70	70-72	4.8	77	82-83	5.8	82	84	6.4	86	90	7.8
70	73-75	4.9	77	84-85	5.9	82	85	6.5	86	91	7.9
70	76-78	5	77	86-87	6	82	86	6.6	86	92-95+	8
70	79-95+	5.1	77	88-95+	6.1	82	87-88	6.7	87	87	7.5
71	71	4.8	78	78	5.6	82	89	6.8	87	88	7.7
71	72-73	4.9	78	79	5.7	82	90	6.9	87	89	7.8
71	74-76	5	78	80-81	5.8	82	91-92	7	87	90	8
71	77-79	5.1	78	82	5.9	82	93-94	7.1	87	91	8.1
71	80-95+	5.2	78	83-84	6	82	95-95+	7.2	87	92-95+	8.2
72	72	4.9	78	85-86	6.1	83	83	6.4	88	88	7.9
72	73-74	5	78	87-88	6.2	83	84	6.5	88	89	8
72	75-77	5.1	78	89-95+	6.3	83	85	6.6	88	90	8.2
72	78-80	5.2	79	79-80	5.8	83	86	6.7	88	91-95+	8.4
72	81-95+	5.3	79	81	5.9	83	87	6.8	89	89	8.2
73	73	5	79	82	6	83	88	6.9	89	90	8.4
73	74-75	5.1	79	83-84	6.1	83	89	7	89	91-95+	8.6
73	76-78	5.2	79	85	6.2	83	90	7.1	90	90	8.6
73	79-80	5.3	79	86-87	6.3	83	91-92	7.2	90+	91-95+	8.8
73	81-84	5.4	79	88-89	6.4	83	93	7.3			
73	85-95+	5.5	79	90-92	6.5	83	94-95+	7.4			
74	74	5.1	79	93-95+	6.6	84	84	6.6			
74	75-76	5.2	80	80	5.9	84	85	6.8			
74	77-8	5.3	80	81	6	84	86	6.9			