

GIFT ANNUITY RATES



SINGLE LIFE	
Age	Rate
65	5.4
66	5.5
67	5.6
68	5.7
69	5.8
70	5.9
71	6
72	6.2
73	6.3
74	6.4
75	6.6
76	6.8
77	7
78	7.2
79	7.4
80	7.6
81	7.8
82	8.1
83	8.3
84	8.5
85	8.7
86	8.9
87	9.1
88	9.3
89	9.5
90+	9.7

TWO LIVES – JOINT AND SURVIVOR																	
Younger Age			Older Age			Younger Age			Older Age			Younger Age			Older Age		
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	4.7	72	84-95+	6	79	80-81	6.5	83	90-91	7.9						
65	66-67	4.8	73	73	5.6	79	82	6.6	83	92	8						
65	68-70	4.9	73	74-75	5.7	79	83-84	6.7	83	93-95+	8.1						
65	71-73	5	73	76-78	5.8	79	85	6.8	84	84	7.4						
65	74-77	5.1	73	79-80	5.9	79	86-87	6.9	84	85	7.5						
65	78-95+	5.2	73	81-83	6	79	88-89	7	84	86	7.6						
66	66	4.8	73	84-95+	6.1	79	90-92	7.1	84	87	7.8						
66	67-69	4.9	74	74	5.7	79	93-95+	7.2	84	88	7.9						
66	70-71	5	74	75-76	5.8	80	80	6.5	84	89	8						
66	72-74	5.1	74	77-78	5.9	80	81	6.6	84	90	8.1						
66	75-77	5.2	74	79-80	6	80	82	6.7	84	91	8.2						
66	78-95+	5.3	74	81-83	6.1	80	83	6.8	84	92-95+	8.3						
67	67	4.9	74	84-95+	6.2	80	84	6.9	85	85	7.7						
67	68-70	5	75	75	5.8	80	85-86	7	85	86	7.8						
67	71-72	5.1	75	76-77	5.9	80	87	7.1	85	87	7.9						
67	73-75	5.2	75	78-79	6	80	88-89	7.2	85	88	8.1						
67	76-78	5.3	75	80-81	6.1	80	90-92	7.3	85	89	8.2						
67	79-95+	5.4	75	82-83	6.2	80	93-95+	7.4	85	90	8.3						
68	68	5	75	84-86	6.3	81	81	6.7	85	91	8.4						
68	69-70	5.1	75	87-95+	6.4	81	82	6.8	85	92-95+	8.5						
68	71-73	5.2	76	76	5.9	81	83	6.9	86	86	8						
68	74-75	5.3	76	77	6	81	84	7	86	87	8.1						
68	76-78	5.4	76	78-79	6.1	81	85	7.1	86	88	8.2						
68	79-95+	5.5	76	80-81	6.2	81	86	7.2	86	89	8.4						
69	69	5.1	76	82-83	6.3	81	87-88	7.3	86	90	8.5						
69	70-71	5.2	76	84-85	6.4	81	89	7.4	86	91	8.6						
69	72-73	5.3	76	86-88	6.5	81	90-91	7.5	86	92-95+	8.7						
69	74-75	5.4	76	89-95+	6.6	81	92-95+	7.6	87	87	8.3						
69	76-78	5.5	77	77-78	6.1	82	82	6.9	87	88	8.4						
69	79-95+	5.6	77	79	6.2	82	83	7	87	89	8.6						
70	70	5.2	77	80-81	6.3	82	84	7.1	87	90	8.7						
70	71-72	5.3	77	82-83	6.4	82	85	7.2	87	91-95+	8.9						
70	73	5.4	77	84-85	6.5	82	86	7.3	88	88	8.6						
70	74-75	5.5	77	86-87	6.6	82	87	7.4	88	89	8.8						
70	76-78	5.6	77	88-90	6.7	82	88	7.5	88	90	9						
70	79-95+	5.7	77	91-95+	6.8	82	89	7.6	88	91-95+	9.1						
71	71-72	5.4	78	78	6.2	82	90-91	7.7	89	89	9						
71	73-74	5.5	78	79	6.3	82	92-93	7.8	89	90	9.2						
71	75-76	5.6	78	80-81	6.4	82	94-95+	7.9	89	91-95+	9.3						
71	77-79	5.7	78	82	6.5	83	83	7.2	90	90	9.4						
71	80-95+	5.8	78	83-84	6.6	83	84	7.3	90	91-95+	9.5						
72	72	5.5	78	85-86	6.7	83	85	7.4	91	91-95+	9.5						
72	73-74	5.6	78	87-88	6.8	83	86	7.5	92	92-95+	9.5						
72	75-77	5.7	78	89-91	6.9	83	87	7.6	93	93-95+	9.5						
72	78-80	5.8	78	92-95+	7	83	88	7.7	94	94-95+	9.5						
72	81-83	5.9	79	79	6.4	83	89	7.8	95+	95+	9.5						