

**SUGGESTED CHARITABLE GIFT ANNUITY RATES**  
**Approved by the American Council on Gift Annuities**  
**Effective July 1, 2004**

**SINGLE LIFE**

<b>Age</b>	<b>Rate</b>		<b>Age</b>	<b>Rate</b>
0-1	3.7%		54	5.5%
2-5	3.8		55	5.5
6-12	3.9		56	5.6
13-19	4.0		57	5.6
20	4.0		58	5.7
21	4.1		59	5.7
22	4.1		60	5.7
23	4.1		61	5.8
24	4.1		62	5.9
25	4.1		63	5.9
26	4.2		64	6.0
27	4.2		65	6.0
28	4.2		66	6.1
29	4.3		67	6.2
30	4.3		68	6.3
31	4.3		69	6.4
32	4.4		70	6.5
33	4.4		71	6.6
34	4.4		72	6.7
35	4.5		73	6.8
36	4.5		74	6.9
37	4.6		75	7.1
38	4.6		76	7.2
39	4.7		77	7.4
40	4.7		78	7.6
41	4.8		79	7.8
42	4.8		80	8.0
43	4.9		81	8.3
44	5.0		82	8.5
45	5.0		83	8.8
46	5.1		84	9.2
47	5.2		85	9.5
48	5.2		86	9.9
49	5.3		87	10.2
50	5.3		88	10.6
51	5.4		89	11.0
52	5.4		90 and over	11.3
53	5.5			