

**SUGGESTED CHARITABLE GIFT ANNUITY RATES**  
Effective July 1, 2004

**TWO LIVES – JOINT & SURVIVOR**

Younger Age	Older Age	Rate
0-1	All	3.5
2-5	2+	3.6
6-12	6+	3.7
13-19	13+	3.8
20	20+	3.8
21	21+	3.8
22	22+	3.8
23	23+	3.9
24	24+	3.9
25	25+	3.9
26	26+	3.9
27	27+	3.9
28	28+	3.9
29	29+	4.0
30	30+	4.0
31	31+	4.0
32	32+	4.0
33	33+	4.1
34	34+	4.1
35	35+	4.1
36	36+	4.1
37	37+	4.2
38	38+	4.2
39	39+	4.2
40	40+	4.3
41	41+	4.3
42	42+	4.3
43	43+	4.4
44	44+	4.4
45	45+	4.5
46	46+	4.5
47	47+	4.6
48	48+	4.6
49	49+	4.7
50	50+	4.7
51	51+	4.8
52	52+	4.9
53	53+	4.9
54	54+	5.0
55	55+	5.0
56	56-57	5.1
56	58+	5.2
57	57-58	5.2
57	59+	5.3
58	58-63	5.3
58	64+	5.4
59	59-61	5.4

Younger Age	Older Age	Rate
59	62+	5.5
60	60	5.4
60	61+	5.5
61	61-65	5.5
61	66+	5.6
62	62-64	5.5
62	65-70	5.6
62	71+	5.7
63	63	5.5
63	64-68	5.6
63	69+	5.7
64	64-66	5.6
64	67-72	5.7
64	73+	5.8
65	65	5.6
65	66-70	5.7
65	71+	5.8
66	66-68	5.7
66	69-73	5.8
66	74+	5.9
67	67	5.7
67	68-71	5.8
67	72-76	5.9
67	77+	6.0
68	68-70	5.8
68	71-74	5.9
68	75-78	6.0
68	79+	6.1
69	69	5.8
69	70-72	5.9
69	73-76	6.0
69	77-80	6.1
69	81+	6.2
70	70-71	5.9
70	72-74	6.0
70	75-77	6.1
70	78-82	6.2
70	83+	6.3
71	71-73	6.0
71	74-76	6.1
71	77-79	6.2
71	80-83	6.3
71	84+	6.4
72	72	6.0
72	73-74	6.1
72	75-77	6.2
72	78-80	6.3

Younger Age	Older Age	Rate
72	81-84	6.4
72	85+	6.5
73	73	6.1
73	74-75	6.2
73	76-78	6.3
73	79-81	6.4
73	82-84	6.5
73	85+	6.6
74	74	6.2
74	75-76	6.3
74	77-79	6.4
74	80-81	6.5
74	82-84	6.6
74	85+	6.7
75	75	6.3
75	76-77	6.4
75	78-79	6.5
75	80-82	6.6
75	83-85	6.7
75	86-88	6.8
75	89+	6.9
76	76	6.4
76	77-78	6.5
76	79-80	6.6
76	81-82	6.7
76	83-84	6.8
76	85-87	6.9
76	88+	7.0
77	77	6.5
77	78-79	6.6
77	80	6.7
77	81-82	6.8
77	83-84	6.9
77	85-87	7.0
77	88-90	7.1
77	91+	7.2
78	78-79	6.7
78	80-81	6.8
78	82	6.9
78	83-84	7.0
78	85-86	7.1
78	87-89	7.2
78	90-92	7.3
78	93+	7.4
79	79	6.8
79	80-81	6.9
79	82	7.0

**SUGGESTED CHARITABLE GIFT ANNUITY RATES**  
 Approved by the American Council on Gift Annuities May 5, 2004, Effective July 1, 2004

**TWO LIVES – JOINT & SURVIVOR (cont.)**

Younger Age	Older Age	Rate
79	83-84	7.1
79	85-86	7.2
79	87-88	7.3
79	89-90	7.4
79	91-93	7.5
79	94+	7.6
80	80	6.9
80	81	7.0
80	82	7.1
80	83-84	7.2
80	85	7.3
80	86-87	7.4
80	88-89	7.5
80	90-91	7.6
80	92-94	7.7
80	95+	7.8
81	81	7.1
81	82-83	7.2
81	84	7.3
81	85	7.4
81	86-87	7.5
81	88	7.6
81	89-90	7.7
81	91-92	7.8
81	93-94	7.9
81	95+	8.0
82	82-83	7.3
82	84	7.4
82	85	7.5
82	86	7.6
82	87	7.7
82	88-89	7.8
82	90	7.9
82	91-92	8.0
82	93-94	8.1
82	95+	8.2
83	83	7.4
83	84	7.5
83	85	7.6
83	86	7.7
83	87	7.8

Younger Age	Older Age	Rate
83	88	7.9
83	89	8.0
83	90-91	8.1
83	92	8.2
83	93-94	8.3
83	95+	8.4
84	84	7.6
84	85	7.8
84	86	7.9
84	87	8.0
84	88-89	8.1
84	90	8.2
84	91	8.3
84	92	8.4
84	93-94	8.5
84	95+	8.6
85	85	7.9
85	86	8.0
85	87	8.1
85	88	8.2
85	89	8.3
85	90	8.4
85	91	8.5
85	92	8.6
85	93-94	8.7
85	95+	8.8
86	86	8.1
86	87	8.2
86	88	8.4
86	89	8.5
86	90	8.6
86	91	8.7
86	92	8.8
86	93	8.9
86	94	9.0
86	95+	9.1
87	87	8.4
87	88	8.5
87	89	8.6
87	90	8.8
87	91	8.9

Younger Age	Older Age	Rate
87	92	9.0
87	93	9.1
87	94	9.2
87	95+	9.3
88	88	8.7
88	89	8.8
88	90	8.9
88	91	9.1
88	92	9.2
88	93	9.3
88	94	9.4
88	95+	9.5
89	89	9.0
89	90	9.1
89	91	9.3
89	92	9.4
89	93	9.5
89	94	9.7
89	95+	9.8
90	90	9.3
90	91	9.5
90	92	9.6
90	93	9.8
90	94	9.9
90	95+	10.1
91	91	9.6
91	92	9.8
91	93	10.0
91	94	10.1
91	95+	10.3
92	92	10.0
92	93	10.2
92	94	10.4
92	95+	10.6
93	93	10.4
93	94	10.6
93	95+	10.8
94	94	10.8
94	95+	11.0
95 & over	95+	11.1