

**ACGA Gift Annuity Rates**  
**Approved by ACGA Board December 29, 2008**  
**Effective February 1, 2009 - June 30, 2009**

**Two Life Rates**

| Younger Age | Older Age | Rate | Younger Age | Older Age | Rate | Younger Age | Older Age | Rate |
|-------------|-----------|------|-------------|-----------|------|-------------|-----------|------|
|             |           |      |             |           |      |             |           |      |
| 1           | 1+        | 2.5  | 55          | 55        | 4.1  | 85          | 85        | 7.0  |
| 2           | 2+        | 2.5  | 55          | 56-57     | 4.2  | 85          | 86        | 7.1  |
| 3           | 3+        | 2.5  | 55          | 58-59     | 4.3  | 85          | 87        | 7.2  |
| 4           | 4+        | 2.5  | 55          | 60-62     | 4.4  | 85          | 88        | 7.3  |
| 5           | 5+        | 2.5  | 55          | 63-65     | 4.5  | 85          | 89        | 7.4  |
| 6           | 6-14      | 2.5  | 55          | 66+       | 4.6  | 85          | 90-91     | 7.5  |
| 6           | 15+       | 2.6  | 56          | 56        | 4.2  | 85          | 92        | 7.6  |
| 7           | 7-13      | 2.5  | 56          | 57-58     | 4.3  | 85          | 93        | 7.7  |
| 7           | 14+       | 2.6  | 56          | 59-60     | 4.4  | 85          | 94+       | 7.8  |
| 8           | 8-11      | 2.5  | 56          | 61-63     | 4.5  | 86          | 86        | 7.2  |
| 8           | 12+       | 2.6  | 56          | 64-66     | 4.6  | 86          | 87        | 7.3  |
| 9           | 9-10      | 2.5  | 56          | 67+       | 4.7  | 86          | 88        | 7.4  |
| 9           | 11+       | 2.6  | 57          | 57        | 4.3  | 86          | 89        | 7.5  |
| 10          | 10+       | 2.6  | 57          | 58-59     | 4.4  | 86          | 90        | 7.6  |
| 11          | 11+       | 2.6  | 57          | 60-61     | 4.5  | 86          | 91        | 7.7  |
| 12          | 12+       | 2.6  | 57          | 62-64     | 4.6  | 86          | 92        | 7.8  |
| 13          | 13-21     | 2.6  | 57          | 65+       | 4.7  | 86          | 93        | 7.9  |
| 13          | 22+       | 2.7  | 58          | 58        | 4.4  | 86          | 94+       | 8.0  |
| 14          | 14-19     | 2.6  | 58          | 59-60     | 4.5  | 87          | 87        | 7.4  |
| 14          | 20+       | 2.7  | 58          | 61-62     | 4.6  | 87          | 88        | 7.6  |
| 15          | 15-18     | 2.6  | 58          | 63+       | 4.7  | 87          | 89        | 7.7  |
| 15          | 19+       | 2.7  | 59          | 59        | 4.5  | 87          | 90        | 7.8  |
| 16          | 16-17     | 2.6  | 59          | 60-61     | 4.6  | 87          | 91        | 7.9  |
| 16          | 18+       | 2.7  | 59          | 62-63     | 4.7  | 87          | 92        | 8.0  |
| 17          | 17-30     | 2.7  | 59          | 64+       | 4.8  | 87          | 93        | 8.1  |
| 17          | 31+       | 2.8  | 60          | 60        | 4.6  | 87          | 94        | 8.2  |
| 18          | 18-28     | 2.7  | 60          | 61-62     | 4.7  | 87          | 95+       | 8.3  |
| 18          | 29+       | 2.8  | 60          | 63+       | 4.8  | 88          | 88        | 7.7  |
| 19          | 19-26     | 2.7  | 61          | 61-65     | 4.8  | 88          | 89        | 7.8  |
| 19          | 27+       | 2.8  | 61          | 66+       | 4.9  | 88          | 90        | 7.9  |
| 20          | 20-24     | 2.7  | 62          | 62-63     | 4.8  | 88          | 91        | 8.1  |
| 20          | 25+       | 2.8  | 62          | 64+       | 4.9  | 88          | 92        | 8.2  |
| 21          | 21-23     | 2.7  | 63          | 63-68     | 4.9  | 88          | 93        | 8.3  |
| 21          | 24-36     | 2.8  | 63          | 69+       | 5.0  | 88          | 94        | 8.4  |
| 21          | 37+       | 2.9  | 64          | 64-66     | 4.9  | 88          | 95+       | 8.5  |
| 22          | 22-22     | 2.7  | 64          | 67+       | 5.0  | 89          | 89        | 8.0  |
| 22          | 23-34     | 2.8  | 65          | 65        | 4.9  | 89          | 90        | 8.1  |
| 22          | 35+       | 2.9  | 65          | 66-70     | 5.0  | 89          | 91        | 8.2  |
| 23          | 23-32     | 2.8  | 65          | 71+       | 5.1  | 89          | 92        | 8.4  |
| 23          | 33+       | 2.9  | 66          | 66-69     | 5.0  | 89          | 93        | 8.5  |
| 24          | 24-30     | 2.8  | 66          | 70-74     | 5.1  | 89          | 94        | 8.6  |

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|----|-------|-----|--|----|-------|-----|--|-----|-----|-----|
| 24 | 31+   | 2.9 |  | 66 | 75+   | 5.2 |  | 89  | 95+ | 8.7 |
| 25 | 25-29 | 2.8 |  | 67 | 67    | 5.0 |  | 90  | 90  | 8.3 |
| 25 | 30-40 | 2.9 |  | 67 | 68-72 | 5.1 |  | 90  | 91  | 8.4 |
| 25 | 41+   | 3.0 |  | 67 | 73+   | 5.2 |  | 90  | 92  | 8.6 |
| 26 | 26-27 | 2.8 |  | 68 | 68-70 | 5.1 |  | 90  | 93  | 8.7 |
| 26 | 28-38 | 2.9 |  | 68 | 71-74 | 5.2 |  | 90  | 94  | 8.8 |
| 26 | 39+   | 3.0 |  | 68 | 75+   | 5.3 |  | 90  | 95+ | 9.0 |
| 27 | 27-36 | 2.9 |  | 69 | 69    | 5.1 |  | 91  | 91  | 8.6 |
| 27 | 37+   | 3.0 |  | 69 | 70-73 | 5.2 |  | 91  | 92  | 8.7 |
| 28 | 28-34 | 2.9 |  | 69 | 74-77 | 5.3 |  | 91  | 93  | 8.9 |
| 28 | 35-45 | 3.0 |  | 69 | 78+   | 5.4 |  | 91  | 94  | 9.1 |
| 28 | 46+   | 3.1 |  | 70 | 70-71 | 5.2 |  | 91  | 95+ | 9.2 |
| 29 | 29-32 | 2.9 |  | 70 | 72-75 | 5.3 |  | 92  | 92  | 8.9 |
| 29 | 33-42 | 3.0 |  | 70 | 76-79 | 5.4 |  | 92  | 93  | 9.1 |
| 29 | 43+   | 3.1 |  | 70 | 80+   | 5.5 |  | 92  | 94+ | 9.3 |
| 30 | 30-31 | 2.9 |  | 71 | 71-73 | 5.3 |  | 93+ | 93+ | 9.3 |
| 30 | 32-40 | 3.0 |  | 71 | 74-77 | 5.4 |  |     |     |     |
| 30 | 41+   | 3.1 |  | 71 | 78-81 | 5.5 |  |     |     |     |
| 31 | 31-38 | 3.0 |  | 71 | 82+   | 5.6 |  |     |     |     |
| 31 | 39+   | 3.1 |  | 72 | 72    | 5.3 |  |     |     |     |
| 32 | 32-36 | 3.0 |  | 72 | 73-75 | 5.4 |  |     |     |     |
| 32 | 37+   | 3.1 |  | 72 | 76-78 | 5.5 |  |     |     |     |
| 33 | 33-35 | 3.0 |  | 72 | 79-82 | 5.6 |  |     |     |     |
| 33 | 36-43 | 3.1 |  | 72 | 83+   | 5.7 |  |     |     |     |
| 33 | 44+   | 3.2 |  | 73 | 73-74 | 5.4 |  |     |     |     |
| 34 | 34    | 3.0 |  | 73 | 75-76 | 5.5 |  |     |     |     |
| 34 | 35-39 | 3.1 |  | 73 | 77-79 | 5.6 |  |     |     |     |
| 34 | 40+   | 3.2 |  | 73 | 80-83 | 5.7 |  |     |     |     |
| 35 | 35-39 | 3.1 |  | 73 | 84+   | 5.8 |  |     |     |     |
| 35 | 40+   | 3.2 |  | 74 | 74-75 | 5.5 |  |     |     |     |
| 36 | 36-38 | 3.1 |  | 74 | 76-78 | 5.6 |  |     |     |     |
| 36 | 39-45 | 3.2 |  | 74 | 79-80 | 5.7 |  |     |     |     |
| 36 | 46+   | 3.3 |  | 74 | 81-84 | 5.8 |  |     |     |     |
| 37 | 37    | 3.1 |  | 74 | 85+   | 5.9 |  |     |     |     |
| 37 | 38-43 | 3.2 |  | 75 | 75-76 | 5.6 |  |     |     |     |
| 37 | 44+   | 3.3 |  | 75 | 77-79 | 5.7 |  |     |     |     |
| 38 | 38-41 | 3.2 |  | 75 | 80-81 | 5.8 |  |     |     |     |
| 38 | 42-48 | 3.3 |  | 75 | 82-84 | 5.9 |  |     |     |     |
| 38 | 49+   | 3.4 |  | 75 | 85-88 | 6.0 |  |     |     |     |
| 39 | 39-40 | 3.2 |  | 75 | 89+   | 6.1 |  |     |     |     |
| 39 | 41-46 | 3.3 |  | 76 | 76-77 | 5.7 |  |     |     |     |
| 39 | 47+   | 3.4 |  | 76 | 78-79 | 5.8 |  |     |     |     |
| 40 | 40-44 | 3.3 |  | 76 | 80-82 | 5.9 |  |     |     |     |

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|----|-------|-----|--|----|-------|-----|--|--|--|--|
| 40 | 45-50 | 3.4 |  | 76 | 83-84 | 6.0 |  |  |  |  |
| 40 | 51+   | 3.5 |  | 76 | 85-87 | 6.1 |  |  |  |  |
| 41 | 41-43 | 3.3 |  | 76 | 88+   | 6.2 |  |  |  |  |
| 41 | 44-48 | 3.4 |  | 77 | 77-78 | 5.8 |  |  |  |  |
| 41 | 49+   | 3.5 |  | 77 | 79-80 | 5.9 |  |  |  |  |
| 42 | 42-42 | 3.3 |  | 77 | 81-82 | 6.0 |  |  |  |  |
| 42 | 43-47 | 3.4 |  | 77 | 83-84 | 6.1 |  |  |  |  |
| 42 | 48-52 | 3.5 |  | 77 | 85-87 | 6.2 |  |  |  |  |
| 42 | 53+   | 3.6 |  | 77 | 88-91 | 6.3 |  |  |  |  |
| 43 | 43-45 | 3.4 |  | 77 | 92+   | 6.4 |  |  |  |  |
| 43 | 46-50 | 3.5 |  | 78 | 78-79 | 5.9 |  |  |  |  |
| 43 | 51-56 | 3.6 |  | 78 | 80-81 | 6.0 |  |  |  |  |
| 43 | 57+   | 3.7 |  | 78 | 82    | 6.1 |  |  |  |  |
| 44 | 44    | 3.4 |  | 78 | 83-85 | 6.2 |  |  |  |  |
| 44 | 45-48 | 3.5 |  | 78 | 86-87 | 6.3 |  |  |  |  |
| 44 | 49-53 | 3.6 |  | 78 | 88-90 | 6.4 |  |  |  |  |
| 44 | 54-59 | 3.7 |  | 78 | 91+   | 6.5 |  |  |  |  |
| 44 | 60+   | 3.8 |  | 79 | 79    | 6.0 |  |  |  |  |
| 45 | 45-47 | 3.5 |  | 79 | 80-81 | 6.1 |  |  |  |  |
| 45 | 48-51 | 3.6 |  | 79 | 82-83 | 6.2 |  |  |  |  |
| 45 | 52-56 | 3.7 |  | 79 | 84-85 | 6.3 |  |  |  |  |
| 45 | 57+   | 3.8 |  | 79 | 86-87 | 6.4 |  |  |  |  |
| 46 | 46    | 3.5 |  | 79 | 88-89 | 6.5 |  |  |  |  |
| 46 | 47-50 | 3.6 |  | 79 | 90-92 | 6.6 |  |  |  |  |
| 46 | 51-54 | 3.7 |  | 79 | 93+   | 6.7 |  |  |  |  |
| 46 | 55-59 | 3.8 |  | 80 | 80    | 6.1 |  |  |  |  |
| 46 | 60+   | 3.9 |  | 80 | 81    | 6.2 |  |  |  |  |
| 47 | 47-49 | 3.6 |  | 80 | 82-83 | 6.3 |  |  |  |  |
| 47 | 50-52 | 3.7 |  | 80 | 84    | 6.4 |  |  |  |  |
| 47 | 53-57 | 3.8 |  | 80 | 85-86 | 6.5 |  |  |  |  |
| 47 | 58-62 | 3.9 |  | 80 | 87-88 | 6.6 |  |  |  |  |
| 47 | 63+   | 4.0 |  | 80 | 89-90 | 6.7 |  |  |  |  |
| 48 | 48-51 | 3.7 |  | 80 | 91-93 | 6.8 |  |  |  |  |
| 48 | 52-55 | 3.8 |  | 80 | 94+   | 6.9 |  |  |  |  |
| 48 | 56-59 | 3.9 |  | 81 | 81-82 | 6.3 |  |  |  |  |
| 48 | 60-64 | 4.0 |  | 81 | 83    | 6.4 |  |  |  |  |
| 48 | 65+   | 4.1 |  | 81 | 84    | 6.5 |  |  |  |  |
| 49 | 49-50 | 3.7 |  | 81 | 85-86 | 6.6 |  |  |  |  |
| 49 | 51-53 | 3.8 |  | 81 | 87-88 | 6.7 |  |  |  |  |
| 49 | 54-57 | 3.9 |  | 81 | 89    | 6.8 |  |  |  |  |
| 49 | 58-61 | 4.0 |  | 81 | 90-92 | 6.9 |  |  |  |  |
| 49 | 62-66 | 4.1 |  | 81 | 93-94 | 7.0 |  |  |  |  |
| 49 | 67+   | 4.2 |  | 81 | 95+   | 7.1 |  |  |  |  |

