

**ACGA Gift Annuity Rates**  
**Approved by ACGA Board December 29, 2008**  
**Effective February 1, 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				

