

Gift Annuity Rate Tables
 ACGA Rates Effective 2/1/2009
 One Life

Age	Rate	Age	Rate	Age	Rate
0-	2.6	45	4.0	90	9.5
1	2.6	46	4.1	91	9.5
2	2.6	47	4.2	92	9.5
3	2.6	48	4.3	93	9.5
4	2.6	49	4.4	94	9.5
5	2.6	50	4.4	95+	9.5
6	2.7	51	4.5		
7	2.7	52	4.6		
8	2.7	53	4.7		
9	2.7	54	4.8		
10	2.7	55	4.8		
11	2.7	56	4.9		
12	2.7	57	4.9		
13	2.8	58	4.9		
14	2.8	59	5.0		
15	2.8	60	5.0		
16	2.8	61	5.1		
17	2.9	62	5.1		
18	2.9	63	5.2		
19	2.9	64	5.2		
20	2.9	65	5.3		
21	3.0	66	5.4		
22	3.0	67	5.4		
23	3.0	68	5.5		
24	3.0	69	5.6		
25	3.1	70	5.7		
26	3.1	71	5.8		
27	3.1	72	5.9		
28	3.2	73	6.0		
29	3.2	74	6.1		
30	3.2	75	6.3		
31	3.3	76	6.4		
32	3.3	77	6.6		
33	3.4	78	6.7		
34	3.4	79	6.9		
35	3.4	80	7.1		
36	3.5	81	7.3		
37	3.5	82	7.5		
38	3.6	83	7.7		
39	3.6	84	7.9		
40	3.7	85	8.1		
41	3.7	86	8.3		
42	3.8	87	8.6		
43	3.9	88	8.9		
44	4.0	89	9.2		

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Two Life

Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
0-	0+	2.5	25	25-29	2.8	41	41-43	3.3
1	1+	2.5	25	30-40	2.9	41	44-48	3.4
2	2+	2.5	25	41+	3.0	41	49+	3.5
3	3+	2.5	26	26-27	2.8	42	42	3.3
4	4+	2.5	26	28-38	2.9	42	43-47	3.4
5	5+	2.5	26	39+	3.0	42	48-52	3.5
6	6-14	2.5	27	27-36	2.9	42	53+	3.6
6	15+	2.6	27	37+	3.0	43	43-45	3.4
7	7-13	2.5	28	28-34	2.9	43	46-50	3.5
7	14+	2.6	28	35-45	3.0	43	51-56	3.6
8	8-11	2.5	28	46+	3.1	43	57+	3.7
8	12+	2.6	29	29-32	2.9	44	44	3.4
9	9-10	2.5	29	33-42	3.0	44	45-48	3.5
9	11+	2.6	29	43+	3.1	44	49-53	3.6
10	10+	2.6	30	30-31	2.9	44	54-59	3.7
11	11+	2.6	30	32-40	3.0	44	60+	3.8
12	12+	2.6	30	41+	3.1	45	45-47	3.5
13	13-21	2.6	31	31-38	3.0	45	48-51	3.6
13	22+	2.7	31	39+	3.1	45	52-56	3.7
14	14-19	2.6	32	32-36	3.0	45	57+	3.8
14	20+	2.7	32	37+	3.1	46	46	3.5
15	15-18	2.6	33	33-35	3.0	46	47-50	3.6
15	19+	2.7	33	36-43	3.1	46	51-54	3.7
16	16-17	2.6	33	44+	3.2	46	55-59	3.8
16	18+	2.7	34	34	3.0	46	60+	3.9
17	17-30	2.7	34	35-39	3.1	47	47-49	3.6
17	31+	2.8	34	40+	3.2	47	50-52	3.7
18	18-28	2.7	35	35-39	3.1	47	53-57	3.8
18	29+	2.8	35	40+	3.2	47	58-62	3.9
19	19-26	2.7	36	36-38	3.1	47	63+	4.0
19	27+	2.8	36	39-45	3.2	48	48-51	3.7
20	20-24	2.7	36	46+	3.3	48	52-55	3.8
20	25+	2.8	37	37	3.1	48	56-59	3.9
21	21-23	2.7	37	38-43	3.2	48	60-64	4.0
21	24-36	2.8	37	44+	3.3	48	65+	4.1
21	37+	2.9	38	38-41	3.2	49	49-50	3.7
22	22	2.7	38	42-48	3.3	49	51-53	3.8
22	23-34	2.8	38	49+	3.4	49	54-57	3.9
22	35+	2.9	39	39-40	3.2	49	58-61	4.0
23	23-32	2.8	39	41-46	3.3	49	62-66	4.1
23	33+	2.9	39	47+	3.4	49	67+	4.2
24	24-30	2.8	40	40-44	3.3			
24	31+	2.9	40	45-50	3.4			
			40	51+	3.5			

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
50	50-52	3.8	57	57	4.3	71	71-73	5.3
50	53-55	3.9	57	58-59	4.4	71	74-77	5.4
50	56-59	4.0	57	60-61	4.5	71	78-81	5.5
50	60-63	4.1	57	62-64	4.6	71	82+	5.6
50	64+	4.2	57	65+	4.7	72	72	5.3
51	51	3.8	58	58	4.4	72	73-75	5.4
51	52-54	3.9	58	59-60	4.5	72	76-78	5.5
51	55-57	4.0	58	61-62	4.6	72	79-82	5.6
51	58-60	4.1	58	63+	4.7	72	83+	5.7
51	61-64	4.2	59	59	4.5	73	73-74	5.4
51	65+	4.3	59	60-61	4.6	73	75-76	5.5
52	52	3.9	59	62-63	4.7	73	77-79	5.6
52	53-55	4.0	59	64+	4.8	73	80-83	5.7
52	56-58	4.1	60	60	4.6	73	84+	5.8
52	59-62	4.2	60	61-62	4.7	74	74-75	5.5
52	63-66	4.3	60	63+	4.8	74	76-78	5.6
52	67+	4.4	61	61-65	4.8	74	79-80	5.7
53	53-54	4.0	61	66+	4.9	74	81-84	5.8
53	55-57	4.1	62	62-63	4.8	74	85+	5.9
53	58-60	4.2	62	64+	4.9	75	75-76	5.6
53	61-63	4.3	63	63-68	4.9	75	77-79	5.7
53	64-67	4.4	63	69+	5.0	75	80-81	5.8
53	68+	4.5	64	64-66	4.9	75	82-84	5.9
54	54-56	4.1	64	67+	5.0	75	85-88	6.0
54	57-58	4.2	65	65	4.9	75	89+	6.1
54	59-61	4.3	65	66-70	5.0	76	76-77	5.7
54	62-64	4.4	65	71+	5.1	76	78-79	5.8
54	65-68	4.5	66	66-69	5.0	76	80-82	5.9
54	69+	4.6	66	70-74	5.1	76	83-84	6.0
55	55	4.1	66	75+	5.2	76	85-87	6.1
55	56-57	4.2	67	67	5.0	76	88+	6.2
55	58-59	4.3	67	68-72	5.1	77	77-78	5.8
55	60-62	4.4	67	73+	5.2	77	79-80	5.9
55	63-65	4.5	68	68-70	5.1	77	81-82	6.0
55	66+	4.6	68	71-74	5.2	77	83-84	6.1
56	56	4.2	68	75+	5.3	77	85-87	6.2
56	57-58	4.3	69	69	5.1	77	88-91	6.3
56	59-60	4.4	69	70-73	5.2	77	92+	6.4
56	61-63	4.5	69	74-77	5.3	78	78-79	5.9
56	64-66	4.6	69	78+	5.4	78	80-81	6.0
56	67+	4.7	70	70-71	5.2	78	82	6.1
			70	72-75	5.3	78	83-85	6.2
			70	76-79	5.4	78	86-87	6.3
			70	80+	5.5	78	88-90	6.4
						78	91+	6.5

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
79	79	6.0	84	84	6.8	89	89	8.0
79	80-81	6.1	84	85	6.9	89	90	8.1
79	82-83	6.2	84	86	7.0	89	91	8.2
79	84-85	6.3	84	87-88	7.1	89	92	8.4
79	86-87	6.4	84	89	7.2	89	93	8.5
79	88-89	6.5	84	90	7.3	89	94	8.6
79	90-92	6.6	84	91-92	7.4	89	95+	8.7
79	93+	6.7	84	93	7.5	90	90	8.3
80	80	6.1	84	94+	7.6	90	91	8.4
80	81	6.2	85	85	7.0	90	92	8.6
80	82-83	6.3	85	86	7.1	90	93	8.7
80	84	6.4	85	87	7.2	90	94	8.8
80	85-86	6.5	85	88	7.3	90	95+	9.0
80	87-88	6.6	85	89	7.4	91	91	8.6
80	89-90	6.7	85	90-91	7.5	91	92	8.7
80	91-93	6.8	85	92	7.6	91	93	8.9
80	94+	6.9	85	93	7.7	91	94	9.1
81	81-82	6.3	85	94+	7.8	91	95+	9.2
81	83	6.4	86	86	7.2	92	92	8.9
81	84	6.5	86	87	7.3	92	93	9.1
81	85-86	6.6	86	88	7.4	92	94+	9.3
81	87-88	6.7	86	89	7.5	93	93+	9.3
81	89	6.8	86	90	7.6	94	94+	9.3
81	90-92	6.9	86	91	7.7	95+	95+	9.3
81	93-94	7.0	86	92	7.8			
81	95+	7.1	86	93	7.9			
82	82	6.4	86	94+	8.0			
82	83	6.5	87	87	7.4			
82	84	6.6	87	88	7.6			
82	85-86	6.7	87	89	7.7			
82	87	6.8	87	90	7.8			
82	88-89	6.9	87	91	7.9			
82	90	7.0	87	92	8.0			
82	91-92	7.1	87	93	8.1			
82	93+	7.2	87	94	8.2			
83	83	6.6	87	95+	8.3			
83	84	6.7	88	88	7.7			
83	85-86	6.8	88	89	7.8			
83	87	6.9	88	90	7.9			
83	88	7.0	88	91	8.1			
83	89-90	7.1	88	92	8.2			
83	91	7.2	88	93	8.3			
83	92-93	7.3	88	94	8.4			
83	94+	7.4	88	95+	8.5			

Gift Annuity Rate Tables
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Deferral Factors

Years of Deferral	Interest Rate
0+	4.25

Recalculation factors compounded at interest rate shown above
for whole and partial years from gift date to annuity starting date
to be applied to base rate for annuitant ages at annuity starting date:

Years	Factor	Years	Factor	Years	Factor	Years	Factor
0	1.0000	27	3.0765	54	9.4647	81	29.1180
1	1.0425	28	3.2072	55	9.8670	82	30.3555
2	1.0868	29	3.3435	56	10.2863	83	31.6456
3	1.1330	30	3.4856	57	10.7235	84	32.9905
4	1.1811	31	3.6338	58	11.1792	85	34.3926
5	1.2313	32	3.7882	59	11.6543	86	35.8543
6	1.2837	33	3.9492	60	12.1497	87	37.3781
7	1.3382	34	4.1171	61	12.6660	88	38.9667
8	1.3951	35	4.2920	62	13.2043	89	40.6228
9	1.4544	36	4.4744	63	13.7655	90	42.3493
10	1.5162	37	4.6646	64	14.3505	91	44.1491
11	1.5807	38	4.8628	65	14.9604	92	46.0254
12	1.6478	39	5.0695	66	15.5963	93	47.9815
13	1.7179	40	5.2850	67	16.2591	94	50.0207
14	1.7909	41	5.5096	68	16.9501	95	52.1466
15	1.8670	42	5.7437	69	17.6705	96	54.3628
16	1.9463	43	5.9878	70	18.4215	97	56.6733
17	2.0291	44	6.2423	71	19.2044	98	59.0819
18	2.1153	45	6.5076	72	20.0206	99	61.5929
19	2.2052	46	6.7842	73	20.8715	100	64.2105
20	2.2989	47	7.0725	74	21.7585	101	66.9395
21	2.3966	48	7.3731	75	22.6832	102	69.7844
22	2.4985	49	7.6865	76	23.6473	103	72.7503
23	2.6047	50	8.0131	77	24.6523	104	75.8421
24	2.7153	51	8.3537	78	25.7000	105	79.0654
25	2.8308	52	8.7087	79	26.7922	106	82.4257
26	2.9511	53	9.0789	80	27.9309	107	85.9288