

Gift Annuity Rate Tables
ACGA Rates Effective 7/1/2010
One Life

Age	Rate	Age	Rate	Age	Rate
0-	3.1	45	4.4	90	9.5
1	3.1	46	4.5	91	9.5
2	3.1	47	4.6	92	9.5
3	3.1	48	4.7	93	9.5
4	3.1	49	4.7	94	9.5
5	3.1	50	4.8	95+	9.5
6	3.2	51	4.9		
7	3.2	52	4.9		
8	3.2	53	4.9		
9	3.2	54	5.0		
10	3.2	55	5.0		
11	3.2	56	5.0		
12	3.3	57	5.1		
13	3.3	58	5.1		
14	3.3	59	5.2		
15	3.3	60	5.2		
16	3.3	61	5.2		
17	3.4	62	5.3		
18	3.4	63	5.3		
19	3.4	64	5.4		
20	3.4	65	5.5		
21	3.5	66	5.5		
22	3.5	67	5.6		
23	3.5	68	5.7		
24	3.5	69	5.8		
25	3.5	70	5.8		
26	3.6	71	5.9		
27	3.6	72	6.0		
28	3.6	73	6.1		
29	3.6	74	6.3		
30	3.7	75	6.4		
31	3.7	76	6.5		
32	3.8	77	6.7		
33	3.8	78	6.8		
34	3.9	79	7.0		
35	3.9	80	7.2		
36	3.9	81	7.4		
37	4.0	82	7.5		
38	4.0	83	7.7		
39	4.1	84	7.9		
40	4.1	85	8.1		
41	4.2	86	8.3		
42	4.3	87	8.6		
43	4.3	88	8.9		
44	4.4	89	9.2		

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
0-	0+	3.0	45	45+	3.9	72	72-73	5.5
1	1+	3.0	46	46+	4.0	72	74-77	5.6
2	2+	3.0	47	47+	4.0	72	78-80	5.7
3	3+	3.0	48	48+	4.1	72	81+	5.8
4	4+	3.0	49	49+	4.1	73	73-75	5.6
5	5+	3.1	50	50+	4.2	73	76-78	5.7
6	6+	3.1	51	51+	4.3	73	79-81	5.8
7	7+	3.1	52	52+	4.3	73	82+	5.9
8	8+	3.1	53	53+	4.4	74	74	5.6
9	9+	3.1	54	54+	4.5	74	75-76	5.7
10	10+	3.1	55	55+	4.6	74	77-79	5.8
11	11+	3.1	56	56+	4.6	74	80-82	5.9
12	12+	3.1	57	57+	4.7	74	83+	6.0
13	13+	3.1	58	58+	4.8	75	75	5.7
14	14+	3.1	59	59+	4.9	75	76-78	5.8
15	15+	3.2	60	60-61	4.9	75	79-80	5.9
16	16+	3.2	60	62+	5.0	75	81-83	6.0
17	17+	3.2	61	61+	5.0	75	84+	6.1
18	18+	3.2	62	62-65	5.0	76	76	5.8
19	19+	3.2	62	66+	5.1	76	77-79	5.9
20	20+	3.2	63	63-64	5.0	76	80-81	6.0
21	21+	3.2	63	65+	5.1	76	82-83	6.1
22	22+	3.3	64	64-68	5.1	76	84-86	6.2
23	23+	3.3	64	69+	5.2	76	87+	6.3
24	24+	3.3	65	65-67	5.1	77	77	5.9
25	25+	3.3	65	68+	5.2	77	78-79	6.0
26	26+	3.3	66	66	5.1	77	80-81	6.1
27	27+	3.4	66	67-70	5.2	77	82-84	6.2
28	28+	3.4	66	71+	5.3	77	85-86	6.3
29	29+	3.4	67	67-69	5.2	77	87+	6.4
30	30+	3.4	67	70-73	5.3	78	78	6.0
31	31+	3.4	67	74+	5.4	78	79-80	6.1
32	32+	3.5	68	68	5.2	78	81-82	6.2
33	33+	3.5	68	69-72	5.3	78	83-84	6.3
34	34+	3.5	68	73+	5.4	78	85-86	6.4
35	35+	3.6	69	69-70	5.3	78	87-89	6.5
36	36+	3.6	69	71-74	5.4	78	90+	6.6
37	37+	3.6	69	75+	5.5	79	79	6.1
38	38+	3.6	70	70-73	5.4	79	80	6.2
39	39+	3.7	70	74-77	5.5	79	81-82	6.3
40	40+	3.7	70	78+	5.6	79	83-84	6.4
41	41+	3.8	71	71-72	5.4	79	85-86	6.5
42	42+	3.8	71	73-75	5.5	79	87-88	6.6
43	43+	3.8	71	76-78	5.6	79	89-91	6.7
44	44+	3.9	71	79+	5.7	79	92+	6.8

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