

# SINGLE LIFE

Age	Rate
65	5.1
66	5.2
67-68	5.3
69	5.4
70	5.6
71	5.7
72	5.8
73	5.9
74	6.1
75	6.2
76	6.4
77	6.6
78	6.8
79	7.1
80	7.3
81	7.5
82	7.7
83	7.9
84	8.1
85	8.3
86	8.5
87	8.7
88	8.9
89	9.2
90+	9.5

**NOTES:**

1. The rates are for ages at the nearest birthday.
2. For immediate gift annuities, these rates will result in a charitable deduction of more than 10% if the CFMR is 2.8% or higher, whatever the payment frequency. If the CFMR is less than 2.8%, the deduction will be less than 10% when annuitants are below certain ages.
3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CFMR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.

# TWO LIVES - JOINT AND SURVIVOR

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65-66	4.5	76	77-78	5.7	82	86	7.0
65	67-68	4.6	76	79-80	5.8	82	87	7.1
65	69-71	4.7	76	81-82	5.9	82	88	7.2
65	72-74	4.8	76	83-84	6.0	82	89-90	7.3
65	75-95+	4.9	76	85-86	6.1	82	91	7.4
66	66-67	4.6	76	87-95+	6.2	82	92-95+	7.5
66	68-69	4.7	77	77	5.7	83	83	6.8
66	70-72	4.8	77	78	5.8	83	84	6.9
66	73-74	4.9	77	79-80	5.9	83	85	7.1
66	75-95	5.0	77	81-82	6.0	83	86	7.2
67	67-68	4.7	77	83	6.1	83	87	7.3
67	69-70	4.8	77	84-85	6.2	83	88	7.4
67	71-72	4.9	77	86-88	6.3	83	89-90	7.5
67	73-77	5.0	77	89-95+	6.4	83	91	7.6
67	78-95+	5.1	78	78-79	5.9	83	92-95+	7.7
68	68-69	4.8	78	80	6.0	84	84	7.1
68	70-71	4.9	78	81	6.1	84	85	7.2
68	72-74	5.0	78	82-83	6.2	84	86	7.3
68	75-95+	5.1	78	84-85	6.3	84	87	7.4
69	69	4.9	78	86-87	6.4	84	88	7.6
69	70-72	5.0	78	88-89	6.5	84	89	7.7
69	73-76	5.1	78	90-95+	6.6	84	90-91	7.8
69	77-95+	5.2	79	79	6.0	84	92-95+	7.9
70	70-71	5.0	79	80	6.1	85	85	7.3
70	72-74	5.1	79	81	6.2	85	86	7.5
70	75-77	5.2	79	82-83	6.3	85	87	7.6
70	78-81	5.3	79	84	6.4	85	88	7.7
70	82-95+	5.4	79	85-86	6.5	85	89	7.9
71	71-72	5.1	79	87-88	6.6	85	90	8.0
71	73-75	5.2	79	89-90	6.7	85	91-95+	8.1
71	76-78	5.3	79	91-93	6.8	86	86	7.6
71	79-81	5.4	79	94-95+	6.9	86	87	7.8
71	82-95+	5.5	80	80	6.2	86	88	7.9
72	72-74	5.2	80	81	6.3	86	89	8.1
72	75-76	5.3	80	82	6.4	86	90	8.2
72	77-79	5.4	80	83-84	6.5	86	91-95+	8.3
72	80-82	5.5	80	85	6.6	87	87	8.0
72	83-95+	5.6	80	86	6.7	87	88	8.1
73	73-74	5.3	80	87-88	6.8	87	89	8.3
73	75-77	5.4	80	89-90	6.9	87	90	8.4
73	78-79	5.5	80	91-92	7.0	87	91-95+	8.5
73	80-82	5.6	80	93-95+	7.1	88	88	8.3
73	83-95+	5.7	81	81	6.4	88	89	8.5
74	74-75	5.4	81	82	6.5	88	90-95+	8.7
74	76-77	5.5	81	83	6.6	89	89	8.7
74	78-79	5.6	81	84	6.7	89	90	8.9
74	80-82	5.7	81	85-86	6.8	89	91-95+	9.0
74	83-85	5.8	81	87	6.9	90	90	9.1
74	86-95+	5.9	81	88	7.0	90	91-95+	9.3
75	75-76	5.5	81	89-90	7.1	91	91-95+	9.3
75	77-78	5.6	81	91-92	7.2	92	92-95+	9.3
75	79-80	5.7	81	93-95+	7.3	93	93-95+	9.3
75	81-82	5.8	82	82	6.6	94	94-95+	9.3
75	83-84	5.9	82	83	6.7	95+	95+	9.3
75	85-95+	6.0	82	84	6.8			
76	76	5.6	82	85	6.9			