



UNIFORM GIFT ANNUITY RATES *Two Lives — Joint and Survivor*

TO FIND THE TWO-LIFE RATE

Locate the **YOUNGER AGE** of the two people first, then find the line to the right with the **OLDER PERSON'S** age adjacent to it.

The **TWO-LIFE PAYOUT RATE** is located on the same line to the right.

EXAMPLE: For two lives with the younger age **80** and older age **86**, the payout rate is **7.4%**.

80	86	7.4%
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YOUNGER AGE	OLDER AGE	RATE
55	55	4.4
55	56-60	4.5
55	61-95+	4.6
56	56-59	4.5
56	60-64	4.6
56	65-95+	4.7
57	57-58	4.5
57	59-62	4.6
57	63-95+	4.7
58	58-61	4.6
58	62-66	4.7
58	67-95+	4.8
59	59	4.6

YOUNGER AGE	OLDER AGE	RATE
59	60-64	4.7
59	65-68	4.8
59	69-95+	4.9
60	60-62	4.7
60	63-66	4.8
60	67-71	4.9
60	72-95+	5.0
61	61	4.7
61	62-64	4.8
61	65-68	4.9
61	69-73	5.0
61	74-95+	5.1
62	62-63	4.8
62	64-66	4.9
62	67-70	5.0
62	71-75	5.1
62	76-95+	5.2
63	63-65	4.9
63	66-68	5.0
63	69-72	5.1
63	73-95+	5.2
64	64	4.9
64	65-67	5.0
64	68-70	5.1
64	71-73	5.2
64	74-78	5.3
64	79-95+	5.4

YOUNGER AGE	OLDER AGE	RATE
65	65	5.0
65	66-68	5.1
65	69-71	5.2
65	72-74	5.3
65	75-78	5.4
65	79-95+	5.5
66	66-67	5.1
66	68-69	5.2
66	70-72	5.3
66	73-75	5.4
66	76-79	5.5
66	80-95+	5.6
67	67-68	5.2
67	69-70	5.3
67	71-73	5.4
67	74-75	5.5
67	76-79	5.6
67	80-95+	5.7
68	68-69	5.3
68	70-71	5.4
68	72-73	5.5
68	74-76	5.6
68	77-79	5.7
68	80-82	5.8
68	83-95+	5.9
69	69-70	5.4
69	71-72	5.5

YOUNGER AGE	OLDER AGE	RATE
69	73-74	5.6
69	75-76	5.7
69	77-79	5.8
69	80-82	5.9
69	83-95+	6.0
70	70	5.5
70	71-72	5.6
70	73-74	5.7
70	75-76	5.8
70	77-78	5.9
70	79-81	6.0
70	82-95+	6.1
71	71	5.6
71	72-73	5.7
71	74	5.8
71	75-76	5.9
71	77-78	6.0
71	79-80	6.1
71	81-95+	6.2
72	72	5.7
72	73	5.8
72	74-75	5.9
72	76	6.0
72	77-78	6.1
72	79-80	6.2
72	81-83	6.3
72	84-95+	6.4

YOUNGER AGE	OLDER AGE	RATE
73	73	5.9
73	74-75	6.0
73	76	6.1
73	77-78	6.2
73	79-80	6.3
73	81-83	6.4
73	84-95+	6.5
74	74	6.0
74	75	6.1
74	76	6.2
74	77-78	6.3
74	79-80	6.4
74	81-83	6.5
74	84-95+	6.6
75	75	6.2
75	76-77	6.3
75	78-79	6.4
75	80-81	6.5
75	82-83	6.6
75	84-86	6.7
75	87-95+	6.8
76	76-77	6.4
76	78-79	6.5
76	80-81	6.6
76	82-83	6.7
76	84-85	6.8
76	86-88	6.9

YOUNGER AGE	OLDER AGE	RATE
76	89-95+	7.0
77	77-78	6.5
77	79	6.6
77	80-81	6.7
77	82-83	6.8
77	84-85	6.9
77	86-87	7.0
77	88-90	7.1
77	91-95+	7.2
78	78	6.6
78	79	6.7
78	80-81	6.8
78	82	6.9
78	83-84	7.0
78	85-86	7.1
78	87-88	7.2
78	89-91	7.3
78	92-95+	7.4
79	79	6.8
79	80-81	6.9
79	82	7.0
79	83-84	7.1
79	85	7.2
79	86-87	7.3
79	88-89	7.4
79	90-92	7.5
79	93-95+	7.6

YOUNGER AGE	OLDER AGE	RATE
80	80	6.9
80	81	7.0
80	82	7.1
80	83	7.2
80	84-85	7.3
80	86	7.4
80	87-88	7.5
80	89	7.6
80	90-92	7.7
80	93-95+	7.8
81	81	7.1
81	82	7.2
81	83	7.3
81	84	7.4
81	85	7.5
81	86-87	7.6
81	88	7.7
81	89-90	7.8
81	91	7.9
81	92-94	8.0
81	95+	8.1
82	82	7.3
82	83	7.4
82	84	7.5
82	85	7.6
82	86	7.7
82	87	7.8

Locate the **YOUNGER AGE** of the two people first, then find the line to the right with the **OLDER PERSON'S** age adjacent to it.

Minimum gift of \$5,000 — Minimum age of 55. Rates effective January 1, 2024

Continued on reverse side >>>

YOUNGER AGE	OLDER AGE	RATE	YOUNGER AGE	OLDER AGE	RATE
82	88	7.9	85	90	8.7
82	89-90	8.0	85	91	8.8
82	91	8.1	85	92-95+	8.9
82	92-93	8.2	86	86	8.3
82	94-95+	8.3	86	87	8.5
83	83	7.5	86	88	8.6
83	84	7.7	86	89	8.8
83	85	7.8	86	90	8.9
83	86	7.9	86	91	9.0
83	87	8.0	86	92-95+	9.1
83	88	8.1	87	87	8.7
83	89	8.2	87	88	8.8
83	90-91	8.3	87	89	9.0
83	92	8.4	87	90	9.1
83	93-95+	8.5	87	91-95+	9.3
84	84	7.8	88	88	9.0
84	85	7.9	88	89	9.2
84	86	8.0	88	90	9.4
84	87	8.2	88	91-95+	9.5
84	88	8.3	89	89	9.4
84	89	8.4	89	90	9.6
84	90	8.5	89	91-95+	9.7
84	91-92	8.6	90	90	9.8
84	93-95+	8.7	90	91-95+	9.9
85	85	8.1	91	91-95+	9.9
85	86	8.2	92	92-95+	9.9
85	87	8.3	93	93-95+	9.9
85	88	8.5	94	94-95+	9.9
85	89	8.6	95+	95+	9.9

Locate the **YOUNGER AGE** of the two people first, then find the line to the right with the **OLDER PERSON's** age adjacent to it.

SINGLE LIFE ANNUITY RATES

AGE WHEN ANNUITY ESTABLISHED	YOUR ANNUAL RATE
55	4.8
56-57	4.9
58	5.0
59	5.1
60	5.2
61	5.3
62-63	5.4
64	5.6
65	5.7
66	5.8
67	5.9
68	6.1
69	6.2
70	6.3
71	6.4
72	6.6
73	6.7
74	6.8
75	7.0
76	7.2
77	7.4
78	7.6
79	7.8
80	8.1
81	8.3
82	8.5
83	8.7
84	8.9
85	9.1
86	9.3
87	9.5
88	9.7
89	9.9
90+	10.1

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I have told you . . ."

Matthew 28:19-20 CEV

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GIFT ANNUITY RATES

Effective January 1, 2024

Recommended by
the American Council on
Gift Annuities

Adopted by
American Bible Society
January 1, 2024