

# CHARITABLE GIFT ANNUITY RATES

## SINGLE LIFE

### SINGLE LIFE RATES FOR INDIVIDUALS 60 AND OVER

Effective July 1, 2020\*

\*Rates are determined by the American Council on Gift Annuities (ACGA) and are subject to change as new recommendations are released by ACGA. Learn more at [www.acga-wweb.org](http://www.acga-wweb.org). Consult your tax or financial advisor for advice specific to your situation to see if a charitable gift annuity is right for you and what your specific tax implications will be. LCCF does not provide financial or investment advice.

AGE	RATE
60	3.9
61	4.0
62	4.0
63	4.1
64	4.2
65	4.2
66	4.3
67	4.4
68	4.5
69	4.6
70	4.7
71	4.8
72	4.9
73	5.1
74	5.2
75	5.4
76	5.6
77	5.8
78	6.0
79	6.2
80	6.5
81	6.7
82	7.0
83	7.2
84	7.4
85	7.6
86	7.8
87	8.0
88	8.2
89	8.4
90+	8.6

# CHARITABLE GIFT ANNUITY RATES

## TWO LIVES

### TWO LIFE RATES FOR INDIVIDUALS 60 AND OVER – JOINT & SURVIVOR

Effective July 1, 2020\*

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YOUNGER AGE	OLDER AGE	RATE
60	60-62	3.6
	63-95+	3.7
61	61	3.6
	62-66	3.7
62	67-95+	3.8
	62-64	3.7
63	65-95+	3.8
	63	3.7
64	64-68	3.8
	69-95+	3.9
65	64-66	3.8
	67-71	3.9
66	72-95+	4.0
	65	3.8
67	66-69	3.9
	70-95+	4.0
68	66-67	3.9
	68-71	4.0
69	72-95+	4.1
	67-70	4.0
70	71-74	4.1
	75-95+	4.2
71	68	4.0
	69-72	4.1
72	73-75	4.2
	76-95+	4.3

YOUNGER AGE	OLDER AGE	RATE
69	69-70	4.1
	71-73	4.2
70	74-77	4.3
	78-95+	4.4
71	70-72	4.2
	73-75	4.3
72	76-78	4.4
	79-95+	4.5
73	71	4.2
	72-73	4.3
74	74-76	4.4
	77-79	4.5
75	80-95+	4.6
	72	4.3
76	73-74	4.4
	75-77	4.5
77	78-80	4.6
	81-95+	4.7
78	73	4.4
	74-75	4.5
79	76-77	4.6
	78-80	4.7
80	81-83	4.8
	84-95+	4.9
81	74	4.5
	75-76	4.6
82	77-78	4.7
	79-80	4.8
83	81-83	4.9
	84-95+	5.0

YOUNGER AGE	OLDER AGE	RATE
75	75	4.6
	76	4.7
	77-78	4.8
	79-80	4.9
	81-83	5.0
	84-86	5.1
76	87-95+	5.2
	76-77	4.8
	78-79	4.9
	80	5.0
	81-82	5.1
	83-85	5.2
77	86-88	5.3
	89-95+	5.4
	77	4.9
	78-79	5.0
	80	5.1
	81-82	5.2
78	83-84	5.3
	85-86	5.4
	87-90	5.5
	91-95+	5.6
	78	5.0
	79	5.1
79	80	5.2
	81-82	5.3
	83-84	5.4
	85	5.5
	86-88	5.6
	89-91	5.7
80	92-95+	5.8
	79	5.2
	80	5.3
	81-82	5.4
	83	5.5
	84-85	5.6
81	86	5.7
	87	5.9
	88-89	6.0
	90-91	6.1
	92-94	6.2
	95+	6.3
82	81	5.6
	82-83	5.7
	84	5.8
	85	5.9
	86	6.0
	87	6.1
83	88-89	6.2
	90-91	6.3
	92-93	6.4
	94-95+	6.5
	80	5.4
	81-82	5.5
84	83	5.6
	84	5.7
	85-86	5.8
	87	5.9
	88-89	6.0
	90-91	6.1
85	92-94	6.2
	85	5.4
	86	5.5
	87	5.6
	88	5.7
	89	5.8
86	90	5.9
	91	6.0
	92-94	6.1
	95+	6.2
	86	5.4
	87	5.5
87	88	5.6
	89	5.7
	90	5.8
	91	5.9
	92-95+	6.0
	93-95+	6.1
88	87	5.4
	88	5.5
	89	5.6
	90	5.7
	91	5.8
	92-95+	5.9
89	86	5.4
	87	5.5
	88	5.6
	89	5.7
	90	5.8
	91-95+	5.9
90	85	5.4
	86	5.5
	87	5.6
	88	5.7
	89	5.8
	90	5.9
91+	91-95+	6.0
	84	5.4
	85	5.5
	86	5.6
	87	5.7
	88	5.8

YOUNGER AGE	OLDER AGE	RATE
82	82	5.8
	83	5.9
	84	6.0
	85	6.1
	86-87	6.2
	88	6.3
83	89	6.4
	90-91	6.5
	92	6.6
	93-95+	6.7
	83	6.0
	84	6.1
84	85	6.2
	86	6.3
	87	6.4
	88	6.5
	89	6.6
	90	6.7
85	91-92	6.8
	93	6.9
	94-95+	7.0
	84	6.2
	85	6.4
	86	6.5
86	87	6.6
	88	6.7
	89	6.8
	90	6.9
	91	7.0
	92	7.1
87	93-95+	7.2
	85	6.5
	86	6.6
	87	6.8
	88	6.9
	89	7.0
88	90	7.1
	91	7.2
	92	7.3
	93-95+	7.4
	86	6.8
	87	6.9
89	88	7.1
	89	7.2
	90	7.4
	91	7.5
	92-95+	7.6
	87	7.1
90	88	7.3
	89	7.4
	90	7.6
	91	7.7
	92-95+	7.8
	88	7.5
91+	89	7.6
	90	7.8
	91-95+	8.0
	89	7.8
	90	8.0
	91-95+	8.2
91+	90	8.2
	91-95+	8.4
91+	91+	8.4