

**CHARITABLE GIFT
ANNUITY RATES** TWO LIVES

**Two Life Rates for Individuals
60 and Over - Joint & Survivor**

Effective January 1, 2024*

*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-web.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. Lancaster County Community Foundation does not provide financial or investment advice.

Younger Age	Older Age	Rate
60	60-62	4.7
	63-66	4.8
	67-71	4.9
	72-95+	5.0
61	61	4.7
	62-64	4.8
	65-68	4.9
	69-73	5.0
62	74-95+	5.1
	62-63	4.8
	64-66	4.9
	67-70	5.0
63	71-75	5.1
	76-95+	5.2
	63-65	4.9
	66-68	5.0
64	69-72	5.1
	73-95+	5.2
	64	4.9
	65-67	5.0
65	68-70	5.1
	71-73	5.2
	74-78	5.3
	79-95+	5.4
66	75-78	5.4
	79-95+	5.5
	66-67	5.1
	68-69	5.2
67	70-72	5.3
	73-75	5.4
	76-79	5.5
	80-95+	5.6
67	67-68	5.2
	69-70	5.3
	71-73	5.4
	74-75	5.5
67	76-79	5.6
	80-95+	5.7

Younger Age	Older Age	Rate
68	68-69	5.3
	70-71	5.4
	72-73	5.5
	74-76	5.6
	77-79	5.7
	80-82	5.8
69	83-95+	5.9
	69-70	5.4
	71-72	5.5
	73-74	5.6
70	75-76	5.7
	77-79	5.8
	80-82	5.9
	83-95+	6.0
71	70	5.5
	71-72	5.6
	73-74	5.7
	75-76	5.8
72	77-78	5.9
	79-81	6.0
	82-95+	6.1
	71	5.6
73	72-73	5.7
	74	5.8
	75-76	5.9
	77-78	6.0
74	79-81	6.0
	82-95+	6.1
	72	5.7
	73	5.8
75	74-75	5.9
	76	6.0
	77-78	6.1
	79-80	6.2
76	81-83	6.3
	84-95+	6.4
	72	5.7
	73	5.8
77	74-75	5.9
	76	6.0
	77-78	6.1
	79-80	6.2
78	81-83	6.3
	84-95+	6.4
	73	5.9
	74-75	6.0
79	76	6.1
	77-78	6.2
	79-80	6.3
	81-83	6.4
80	84-95+	6.5
	73	5.9
	74-75	6.0
	76	6.1
81	77-78	6.2
	79-80	6.3
	81-83	6.4
	84-95+	6.5

Younger Age	Older Age	Rate
74	74	6.0
	75	6.1
	76	6.2
	77-78	6.3
	79-80	6.4
	81-83	6.5
	84-95+	6.6
75	75	6.2
	76-77	6.3
	78-79	6.4
	80-81	6.5
	82-83	6.6
	84-86	6.7
	87-95+	6.8
76	76-77	6.4
	78-79	6.5
	80-81	6.6
	82-83	6.7
	84-85	6.8
	86-88	6.9
	89-95+	7.0
77	77-78	6.5
	79	6.6
	80-81	6.7
	82-83	6.8
	84-85	6.9
	86-87	7.0
	88-90	7.1
78	91-95+	7.2
	78	6.6
	79	6.7
	80-81	6.8
	82	6.9
	83-84	7.0
	85-86	7.1
87-88	7.2	
79	89-91	7.3
	92-95+	7.4
	79	6.8
	80-81	6.9
	82	7.0
	83-84	7.1
	85	7.2
80	86-87	7.3
	88-89	7.4
	90-92	7.5
	93-95+	7.6
	80	6.9
	81	7.0
	82	7.1
81	83	7.2
	84-85	7.3
	86	7.4
	87-88	7.5
	89	7.6
	90-92	7.7
	93-95+	7.8
82	81	7.1
	82	7.2
	83	7.3
	84	7.4
	85	7.5
	86-87	7.6
	88	7.7
83	89-90	7.8
	91	7.9
	92-94	8.0
	95+	8.1

Younger Age	Older Age	Rate		
82	82	7.3		
	83	7.4		
	84	7.5		
	85	7.6		
	86	7.7		
	87	7.8		
	88	7.9		
	89-90	8.0		
	91	8.1		
	92-93	8.2		
83	94-95+	8.3		
	83	7.5		
	84	7.7		
	85	7.8		
	86	7.9		
	87	8.0		
	88	8.1		
	89	8.2		
	90-91	8.3		
	92	8.4		
84	93-95+	8.5		
	84	7.8		
	85	7.9		
	86	8.0		
	87	8.2		
	88	8.3		
	89	8.4		
	90	8.5		
	91-92	8.6		
	93-95+	8.7		
85	85	8.1		
	86	8.2		
	87	8.3		
	88	8.5		
	89	8.6		
	90	8.7		
	91	8.8		
	92-95+	8.9		
	86	86	8.3	
		87	8.5	
88		8.6		
89		8.8		
90		8.9		
91		9.0		
92-95+		9.1		
87		87	8.7	
		88	8.8	
		89	9.0	
	90	9.1		
	91-95+	9.3		
	88	88	9.0	
		89	9.2	
		90	9.4	
		91-95+	9.5	
		89	89	9.4
90			9.6	
91-95+			9.7	
90			90	9.8
			91-95+	9.9
			91	91-95+
	92		92-95+	9.9
	93		93-95+	9.9
	94		94-95+	9.9
	95+		95+	9.9