

Two Lives- Joint and Survivor Suggested Maximum Gift Annuity Rates Effective 1/1/23

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
60	60 - 62	4.4		81	92 - 95+	7.6
60	63 - 65	4.5		82	82	6.9
60	66 - 70	4.6		82	83	7.0
60	71 - 95+	4.7		82	84	7.1
61	61 - 64	4.5		82	85	7.2
61	65 - 68	4.6		82	86	7.3
61	69 - 72	4.7		82	87	7.4
61	73 - 95+	4.8		82	88	7.5
62	62 - 63	4.5		82	89	7.6
62	64 - 66	4.6		82	90 - 91	7.7
62	67 - 69	4.7		82	92 - 93	7.8
62	70 - 74	4.8		82	94 - 95+	7.9
62	75 - 95+	4.9		83	83	7.2
63	63 - 64	4.6		83	84	7.3
63	65 - 67	4.7		83	85	7.4
63	68 - 71	4.8		83	86	7.5
63	72 - 75	4.9		83	87	7.6
63	76 - 95+	5.0		83	88	7.7
64	64 - 66	4.7		83	89	7.8
64	67 - 69	4.8		83	90 - 91	7.9
64	70 - 72	4.9		83	92	8.0
64	73 - 76	5.0		83	93 - 95+	8.1
64	77 - 95+	5.1		84	84	7.4
65	65	4.7		84	85	7.5
65	66 - 67	4.8		84	86	7.6

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
65	68 - 70	4.9		84	87	7.8
65	71 - 73	5.0		84	88	7.9
65	74 - 77	5.1		84	89	8.0
65	78 - 95+	5.2		84	90	8.1
66	66	4.8		84	91	8.2
66	67 - 69	4.9		84	92 - 95+	8.3
66	70 - 71	5.0		85	85	7.7
66	72 - 74	5.1		85	86	7.8
66	75 - 77	5.2		85	87	7.9
66	78 - 95+	5.3		85	88	8.1
67	67	4.9		85	89	8.2
67	68 - 70	5.0		85	90	8.3
67	71 - 72	5.1		85	91	8.4
67	73 - 75	5.2		85	92 - 95+	8.5
67	76 - 78	5.3		86	86	8.0
67	79 - 95+	5.4		86	87	8.1
68	68	5.0		86	88	8.2
68	69 - 70	5.1		86	89	8.4
68	71 - 73	5.2		86	90	8.5
68	74 - 75	5.3		86	91	8.6
68	76 - 78	5.4		86	92 - 95+	8.7
68	79 - 95+	5.5		87	87	8.3
69	69	5.1		87	88	8.4
69	70 - 71	5.2		87	89	8.6
69	72 - 73	5.3		87	90	8.7
69	74 - 75	5.4		87	91 - 95+	8.9

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
69	76 - 78	5.5		88	88	8.6
69	79 - 95+	5.6		88	89	8.8
70	70	5.2		88	90	9.0
70	71 - 72	5.3		88	91 - 95+	9.1
70	73	5.4		89	89	9.0
70	74 - 75	5.5		89	90	9.2
70	76 - 78	5.6		89	91 - 95+	9.3
70	79 - 95+	5.7		90	90	9.4
71	71 - 72	5.4		90	91 - 95+	9.5
71	73 - 74	5.5		91	91 - 95+	9.5
71	75 - 76	5.6		92	92 - 95+	9.5
71	77 - 79	5.7		93	93 - 95+	9.5
71	80 - 95+	5.8		94	94 - 95+	9.5
72	72	5.5		95+	95+	9.5
72	73 - 74	5.6				
72	75 - 77	5.7				