

CHARITABLE GIFT ANNUITY RATES TWO LIVES

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

Effective January 1, 2023*

*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-www.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.

YOUNGER AGE	OLDER AGE	RATE
60	60-62	4.4
	63-65	4.5
	66-70	4.6
	71-95+	4.7
61	61-64	4.5
	65-68	4.6
	69-72	4.7
62	73-95+	4.8
	62-63	4.5
	64-66	4.6
	67-69	4.7
63	70-74	4.8
	75-95+	4.9
	63-64	4.6
	65-67	4.7
64	68-71	4.8
	72-75	4.9
	76-95+	5.0
	64-66	4.7
65	67-69	4.8
	70-71	5.0
	72-74	5.1
	75-77	5.2
66	78-95+	5.3
	66	4.8
	67-69	4.9
	70-71	5.0
67	72-74	5.1
	75-77	5.2
	78-95+	5.3
	67	4.9
68	68-70	5.0
	69-70	5.1
	71-73	5.2
	74-75	5.3
	76-78	5.4
69	79-95+	5.5
	69	5.1
	70-71	5.2
	72-73	5.3
	74-75	5.4
70	76-78	5.5
	79-95+	5.6
	70	5.2
	71-72	5.3
	73	5.4
71	74-75	5.5
	76-78	5.6
	79-95+	5.7
	71-72	5.4
	73-74	5.5
72	75-76	5.6
	77-79	5.7
	80-95+	5.8
	72	5.5
	73-74	5.6
73	75-77	5.7
	78-80	5.8
	81-83	5.9
	84-95+	6.0
	73	5.6
74	74-75	5.7
	76-78	5.8
	79-80	5.9
	81-83	6.0
	84-95+	6.1
75	74	5.7
	75-76	5.8
	77-78	5.9
	79-80	6.0
	81-83	6.1
76	84-95+	6.2
	75	5.8
	76-77	5.9
	78-79	6.0
	80-81	6.1
77	82-83	6.2
	84-86	6.3
	87-88	6.4
	89-91	6.5
	92-95+	6.6
78	77-78	6.1
	79	6.2
	80-81	6.3
	82-83	6.4
	84-85	6.5
79	86-88	6.5
	89-95+	6.6
	78	6.2
	79	6.3
	80-81	6.4
80	82	6.5
	83-84	6.6
	85-86	6.7
	87-88	6.8
	89-91	6.9
81	92-95+	7.0
	79	6.4
	80-81	6.5
	82	6.6
	83-84	6.7
82	85	6.8
	86-87	6.9
	88-89	7.0
	90-92	7.1
	93-95+	7.2
83	80	6.5
	81	6.6
	82	6.7
	83	6.8
	84	6.9
84	85-86	7.0
	87	7.1
	88-89	7.2
	90-92	7.3
	93-95+	7.4
85	81	6.7
	82	6.8
	83	6.9
	84	7.0
	85	7.1
86	86-88	7.2
	89	7.3
	90-91	7.4
	92-95+	7.5
	81	6.7
87	82	6.8
	83	6.9
	84	7.0
	85	7.1
	86	7.2
88	87-88	7.3
	89	7.4
	90-91	7.5
	92-95+	7.6
	82	6.9
89	83	7.0
	84	7.1
	85	7.2
	86	7.3
	87	7.4
90	88-89	7.5
	90	7.6
	91-92	7.7
	93-95+	7.8
	83	7.2
91	84	7.3
	85	7.4
	86	7.5
	87	7.6
	88	7.7
92	89	7.8
	90-91	7.9
	92	8.0
	93-95+	8.1
	84	7.4
93	85	7.5
	86	7.6
	87	7.7
	88	7.8
	89	7.9
94	90	8.0
	91	8.1
	92-95+	8.2
	85	7.4
	95+	86
87		7.6
88		7.7
89		7.8
90-91		7.9

YOUNGER AGE	OLDER AGE	RATE	
68	68	5.0	
	69-70	5.1	
	71-73	5.2	
	74-75	5.3	
	76-78	5.4	
69	79-95+	5.5	
	69	5.1	
	70-71	5.2	
	72-73	5.3	
	74-75	5.4	
70	76-78	5.5	
	79-95+	5.6	
	70	5.2	
	71-72	5.3	
	73	5.4	
71	74-75	5.5	
	76-78	5.6	
	79-95+	5.7	
	71-72	5.4	
	73-74	5.5	
72	75-76	5.6	
	77-79	5.7	
	80-95+	5.8	
	72	5.5	
	73-74	5.6	
73	75-77	5.7	
	78-80	5.8	
	81-83	5.9	
	84-95+	6.0	
	73	5.6	
74	74-75	5.7	
	76-78	5.8	
	79-80	5.9	
	81-83	6.0	
	84-95+	6.1	
75	74	5.7	
	75-76	5.8	
	77-78	5.9	
	79-80	6.0	
	81-83	6.1	
76	84-95+	6.2	
	75	5.8	
	76-77	5.9	
	78-79	6.0	
	80-81	6.1	
77	82-83	6.2	
	84-86	6.3	
	87-88	6.4	
	89-91	6.5	
	92-95+	6.6	
78	77-78	6.1	
	79	6.2	
	80-81	6.3	
	82-83	6.4	
	84-85	6.5	
79	86-88	6.5	
	89-95+	6.6	
	78	6.2	
	79	6.3	
	80-81	6.4	
80	82	6.5	
	83-84	6.6	
	85-86	6.7	
	87-88	6.8	
	89-91	6.9	
81	92-95+	7.0	
	79	6.4	
	80-81	6.5	
	82	6.6	
	83-84	6.7	
82	85	6.8	
	86-87	6.9	
	88-89	7.0	
	90-92	7.1	
	93-95+	7.2	
83	80	6.5	
	81	6.6	
	82	6.7	
	83	6.8	
	84	6.9	
84	85-86	7.0	
	87	7.1	
	88-89	7.2	
	90-92	7.3	
	93-95+	7.4	
85	81	6.7	
	82	6.8	
	83	6.9	
	84	7.0	
	85	7.1	
86	86-88	7.2	
	89	7.3	
	90-91	7.4	
	92-95+	7.5	
	82	6.9	
87	83	7.0	
	84	7.1	
	85	7.2	
	86	7.3	
	87	7.4	
88	87-88	7.5	
	89	7.6	
	90-91	7.7	
	92-95+	7.8	
	83	7.4	
89	84	7.5	
	85	7.6	
	86	7.7	
	87	7.8	
	88	7.9	
90	90	8.0	
	91-92	8.1	
	93-95+	8.2	
	84	7.4	
	91	85	7.5
86		7.6	
87		7.7	
88		7.8	
89		7.9	
92	90	8.0	
	91	8.1	
	92-95+	8.2	
	85	7.4	
	93	86	7.5
87		7.6	
88		7.7	
89		7.8	
90-91		7.9	
94	92	8.0	
	93-95+	8.1	
	86	7.4	
	95+	87	7.5
		88	7.6
89		7.7	
90-91		7.8	
92-93		7.9	

YOUNGER AGE	OLDER AGE	RATE
76	76	5.9
	77	6.0
	78-79	6.1
	80-81	6.2
	82-83	6.3
	84-85	6.4
	86-88	6.5
	89-95+	6.6
	77	6.1
77	79	6.2
	80-81	6.3
	82-83	6.4
	84-85	6.5
	86-87	6.6
	88-90	6.7
	91-95+	6.8
	78	6.2
	78	79
80-81		6.4
82		6.5
83-84		6.6
85-86		6.7
87-88		6.8
89-91		6.9
92-95+		7.0
79		6.4
79	80-81	6.5
	82	6.6
	83-84	6.7
	85	6.8
	86-87	6.9
	88-89	7.0
	90-92	7.1
	93-95+	7.2
	80	6.5
80	81	6.6
	82	6.7
	83	6.8
	84	6.9
	85-86	7.0
	87	7.1
	88-89	7.2
	90-92	7.3
	93-95+	7.4
81	6.7	
81	82	6.8
	83	6.9
	84	7.0
	85	7.1
	86	7.2
	87-88	7.3
	89	7.4
	90-91	7.5
	92-95+	7.6

YOUNGER AGE	OLDER AGE	RATE	
82	82	6.9	
	83	7.0	
	84	7.1	
	85	7.2	
	86	7.3	
	87	7.4	
	88	7.5	
	89	7.6	
	90-91	7.7	
	92-93	7.8	
83	94-95+	7.9	
	83	7.2	
	84	7.3	
	85	7.4	
	86	7.5	
	87	7.6	
	88	7.7	
	89	7.8	
	90-91	7.9	
	92	8.0	
84	93-95+	8.1	
	84	7.4	
	85	7.5	
	86	7.6	
	87	7.8	
	88	7.9	
	89	8.0	
	90	8.1	
	91	8.2	
	92-95+	8.3	
85	85	7.7	
	86	7.8	
	87	7.9	
	88	8.1	
	89	8.2	
	90	8.3	
	91	8.4	
	92-95+	8.5	
	86	8.0	
	86	87	8.1
88		8.2	
89		8.4	
90		8.5	
91		8.6	
92-95+		8.7	
87		8.3	
87		88	8.4
		89	8.6
		90	8.7
	91-95+	8.9	
	88	8.6	
	88	89	8.8
		90	9.0
		91-95+	9.1
		89	9.0
		89	90
91-95+			9.3
90			9.4
91-95+			9.5
91			9.5
90			92-95+
	93-95+		9.5
	94-95+		9.5
	95+		9.5
	92		9.5
	91	93-95+	9.5
		94-95+	9.5
		95+	9.5
		93	9.5
		92	94-95+
95+			9.5
94			9.5
95+			9.5
93			9.5
93			94-95+
	95+		9.5
	94		9.5
	95+		9.5
	93		9.5
	94	94-95+	9.5
		95+	9.5
		94	9.5
		95+	9.5
		93	9.5
95+		94-95+	9.5
		95+	9.5
		94	9.5
		95+	9.5
		93	9.5