

Gift Annuity Rate Tables
 ACGA Rates Effective 7/1/2003
 One Life

Age	Rate	Age	Rate	Age	Rate
0-	3.7	45	5.0	90	11.3
1	3.7	46	5.1	91	11.3
2	3.8	47	5.2	92	11.3
3	3.8	48	5.2	93	11.3
4	3.8	49	5.3	94	11.3
5	3.8	50	5.3	95+	11.3
6	3.9	51	5.4		
7	3.9	52	5.4		
8	3.9	53	5.5		
9	3.9	54	5.5		
10	3.9	55	5.5		
11	3.9	56	5.6		
12	3.9	57	5.6		
13	4.0	58	5.7		
14	4.0	59	5.7		
15	4.0	60	5.7		
16	4.0	61	5.8		
17	4.0	62	5.9		
18	4.0	63	5.9		
19	4.0	64	6.0		
20	4.0	65	6.0		
21	4.1	66	6.1		
22	4.1	67	6.2		
23	4.1	68	6.3		
24	4.1	69	6.4		
25	4.1	70	6.5		
26	4.2	71	6.6		
27	4.2	72	6.7		
28	4.2	73	6.8		
29	4.3	74	6.9		
30	4.3	75	7.1		
31	4.3	76	7.2		
32	4.4	77	7.4		
33	4.4	78	7.6		
34	4.4	79	7.8		
35	4.5	80	8.0		
36	4.5	81	8.3		
37	4.6	82	8.5		
38	4.6	83	8.8		
39	4.7	84	9.2		
40	4.7	85	9.5		
41	4.8	86	9.9		
42	4.8	87	10.2		
43	4.9	88	10.6		
44	5.0	89	11.0		

Gift Annuity Rate Tables
ACGA Rates Effective 7/1/2003
Two Life

Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
0-	0+	3.5	45	45+	4.5	68	68-70	5.8
1	1+	3.5	46	46+	4.5	68	71-74	5.9
2	2+	3.6	47	47+	4.6	68	75-78	6.0
3	3+	3.6	48	48+	4.6	68	79+	6.1
4	4+	3.6	49	49+	4.7	69	69	5.8
5	5+	3.6	50	50+	4.7	69	70-72	5.9
6	6+	3.7	51	51+	4.8	69	73-76	6.0
7	7+	3.7	52	52+	4.9	69	77-80	6.1
8	8+	3.7	53	53+	4.9	69	81+	6.2
9	9+	3.7	54	54+	5.0	70	70-71	5.9
10	10+	3.7	55	55+	5.0	70	72-74	6.0
11	11+	3.7	56	56-57	5.1	70	75-77	6.1
12	12+	3.7	56	58+	5.2	70	78-82	6.2
13	13+	3.8	57	57-58	5.2	70	83+	6.3
14	14+	3.8	57	59+	5.3	71	71-73	6.0
15	15+	3.8	58	58-63	5.3	71	74-76	6.1
16	16+	3.8	58	64+	5.4	71	77-79	6.2
17	17+	3.8	59	59-61	5.4	71	80-83	6.3
18	18+	3.8	59	62+	5.5	71	84+	6.4
19	19+	3.8	60	60	5.4	72	72	6.0
20	20+	3.8	60	61+	5.5	72	73-74	6.1
21	21+	3.8	61	61-65	5.5	72	75-77	6.2
22	22+	3.8	61	66+	5.6	72	78-80	6.3
23	23+	3.9	62	62-64	5.5	72	81-84	6.4
24	24+	3.9	62	65-70	5.6	72	85+	6.5
25	25+	3.9	62	71+	5.7	73	73	6.1
26	26+	3.9	63	63	5.5	73	74-75	6.2
27	27+	3.9	63	64-68	5.6	73	76-78	6.3
28	28+	3.9	63	69+	5.7	73	79-81	6.4
29	29+	4.0	64	64-66	5.6	73	82-84	6.5
30	30+	4.0	64	67-72	5.7	73	85+	6.6
31	31+	4.0	64	73+	5.8	74	74	6.2
32	32+	4.0	65	65	5.6	74	75-76	6.3
33	33+	4.1	65	66-70	5.7	74	77-79	6.4
34	34+	4.1	65	71+	5.8	74	80-81	6.5
35	35+	4.1	66	66-68	5.7	74	82-84	6.6
36	36+	4.1	66	69-73	5.8	74	85+	6.7
37	37+	4.2	66	74+	5.9	75	75	6.3
38	38+	4.2	67	67	5.7	75	76-77	6.4
39	39+	4.2	67	68-71	5.8	75	78-79	6.5
40	40+	4.3	67	72-76	5.9	75	80-82	6.6
41	41+	4.3	67	77+	6.0	75	83-85	6.7
42	42+	4.3				75	86-88	6.8
43	43+	4.4				75	89+	6.9
44	44+	4.4						

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Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
76	76	6.4	81	81	7.1	85	85	7.9
76	77-78	6.5	81	82-83	7.2	85	86	8.0
76	79-80	6.6	81	84	7.3	85	87	8.1
76	81-82	6.7	81	85	7.4	85	88	8.2
76	83-84	6.8	81	86-87	7.5	85	89	8.3
76	85-87	6.9	81	88	7.6	85	90	8.4
76	88+	7.0	81	89-90	7.7	85	91	8.5
77	77	6.5	81	91-92	7.8	85	92	8.6
77	78-79	6.6	81	93-94	7.9	85	93-94	8.7
77	80	6.7	81	95+	8.0	85	95+	8.8
77	81-82	6.8	82	82-83	7.3	86	86	8.1
77	83-84	6.9	82	84	7.4	86	87	8.2
77	85-87	7.0	82	85	7.5	86	88	8.4
77	88-90	7.1	82	86	7.6	86	89	8.5
77	91+	7.2	82	87	7.7	86	90	8.6
78	78-79	6.7	82	88-89	7.8	86	91	8.7
78	80-81	6.8	82	90	7.9	86	92	8.8
78	82	6.9	82	91-92	8.0	86	93	8.9
78	83-84	7.0	82	93-94	8.1	86	94	9.0
78	85-86	7.1	82	95+	8.2	86	95+	9.1
78	87-89	7.2	83	83	7.4	87	87	8.4
78	90-92	7.3	83	84	7.5	87	88	8.5
78	93+	7.4	83	85	7.6	87	89	8.6
79	79	6.8	83	86	7.7	87	90	8.8
79	80-81	6.9	83	87	7.8	87	91	8.9
79	82	7.0	83	88	7.9	87	92	9.0
79	83-84	7.1	83	89	8.0	87	93	9.1
79	85-86	7.2	83	90-91	8.1	87	94	9.2
79	87-88	7.3	83	92	8.2	87	95+	9.3
79	89-90	7.4	83	93-94	8.3	88	88	8.7
79	91-93	7.5	83	95+	8.4	88	89	8.8
79	94+	7.6	84	84	7.6	88	90	8.9
80	80	6.9	84	85	7.8	88	91	9.1
80	81	7.0	84	86	7.9	88	92	9.2
80	82	7.1	84	87	8.0	88	93	9.3
80	83-84	7.2	84	88-89	8.1	88	94	9.4
80	85	7.3	84	90	8.2	88	95+	9.5
80	86-87	7.4	84	91	8.3	89	89	9.0
80	88-89	7.5	84	92	8.4	89	90	9.1
80	90-91	7.6	84	93-94	8.5	89	91	9.3
80	92-94	7.7	84	95+	8.6	89	92	9.4
80	95+	7.8				89	93	9.5
						89	94	9.7
						89	95+	9.8

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 Two Life

Yngr	Older	Rate	Yngr	Older	Rate	Yngr	Older	Rate
90	90	9.3						
90	91	9.5						
90	92	9.6						
90	93	9.8						
90	94	9.9						
90	95+	10.1						
91	91	9.6						
91	92	9.8						
91	93	10.0						
91	94	10.1						
91	95+	10.3						
92	92	10.0						
92	93	10.2						
92	94	10.4						
92	95+	10.6						
93	93	10.4						
93	94	10.6						
93	95+	10.8						
94	94	10.8						
94	95+	11.0						
95+	95+	11.1						

Gift Annuity Rate Tables
ACGA Rates Effective 7/1/2003
Deferral Factors

Years of Deferral	Interest Rate
0+	5.0

Recalculation factors compounded at interest rate shown above
for whole and partial years from gift date to annuity starting date
to be applied to base rate for annuitant ages at annuity starting date:

Years	Factor	Years	Factor	Years	Factor	Years	Factor
0	1.0000	27	3.7335	54	13.9387	81	52.0395
1	1.0500	28	3.9201	55	14.6356	82	54.6415
2	1.1025	29	4.1161	56	15.3674	83	57.3736
3	1.1576	30	4.3219	57	16.1358	84	60.2422
4	1.2155	31	4.5380	58	16.9426	85	63.2544
5	1.2763	32	4.7649	59	17.7897	86	66.4171
6	1.3401	33	5.0032	60	18.6792	87	69.7379
7	1.4071	34	5.2533	61	19.6131	88	73.2248
8	1.4775	35	5.5160	62	20.5938	89	76.8861
9	1.5513	36	5.7918	63	21.6235	90	80.7304
10	1.6289	37	6.0814	64	22.7047	91	84.7669
11	1.7103	38	6.3855	65	23.8399	92	89.0052
12	1.7959	39	6.7048	66	25.0319	93	93.4555
13	1.8856	40	7.0400	67	26.2835	94	98.1283
14	1.9799	41	7.3920	68	27.5977	95	103.0347
15	2.0789	42	7.7616	69	28.9775	96	108.1864
16	2.1829	43	8.1497	70	30.4264	97	113.5957
17	2.2920	44	8.5572	71	31.9477	98	119.2755
18	2.4066	45	8.9850	72	33.5451	99	125.2393
19	2.5270	46	9.4343	73	35.2224	100	131.5013
20	2.6533	47	9.9060	74	36.9835	101	138.0763
21	2.7860	48	10.4013	75	38.8327	102	144.9801
22	2.9253	49	10.9213	76	40.7743	103	152.2291
23	3.0715	50	11.4674	77	42.8130	104	159.8406
24	3.2251	51	12.0408	78	44.9537	105	167.8326
25	3.3864	52	12.6428	79	47.2014	106	176.2243
26	3.5557	53	13.2749	80	49.5614	107	185.0355