



Lancaster County
Community
Foundation

Charitable Gift Annuity Rates: Two Lives

Two Life Rates for Individuals 60 and Over– Joint and Survivor
Effective January 1, 2012*

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
60	60-62	3.9	69	71-73	4.6	75	79-81	5.3
60	63-66	4.0	69	74-76	4.7	75	82-83	5.4
60	67-70	4.1	69	77-95+	4.8	75	84-86	5.5
60	71-95+	4.2	70	70-71	4.6	75	87-95+	5.6
61	61	3.9	70	72-74	4.7	76	76-77	5.2
61	62-64	4.0	70	75-78	4.8	76	78-79	5.3
61	65-68	4.1	70	79-95+	4.9	76	80-81	5.4
61	69-95+	4.2	71	71-73	4.7	76	82-83	5.5
62	62-63	4.0	71	74-75	4.8	76	84-85	5.6
62	64-66	4.1	71	76-79	4.9	76	86-88	5.7
62	67-69	4.2	71	80-82	5.0	76	89-95+	5.8
62	70-95+	4.3	71	83-95+	5.1	77	77-78	5.3
63	63-64	4.1	72	72	4.7	77	79	5.4
63	65-67	4.2	72	73-74	4.8	77	80-81	5.5
63	68-95+	4.3	72	75-76	4.9	77	82-83	5.6
64	64-66	4.2	72	77-79	5.0	77	84-85	5.7
64	67-70	4.3	72	80-83	5.1	77	86-87	5.8
64	71-95+	4.4	72	84-95+	5.2	77	88-91	5.9
65	65	4.2	73	73	4.8	77	92-95+	6.0
65	66-68	4.3	73	74-75	4.9	78	78	5.4
65	69-72	4.4	73	76-77	5.0	78	79	5.5
65	73-95+	4.5	73	78-80	5.1	78	80-81	5.6
66	66-67	4.3	73	81-83	5.2	78	82-83	5.7
66	68-71	4.4	73	84-95+	5.3	78	84	5.8
66	72-75	4.5	74	74	4.9	78	85-86	5.9
66	76-95+	4.6	74	75-76	5.0	78	87-89	6.0
67	67-69	4.4	74	77-78	5.1	78	90-92	6.1
67	70-73	4.5	74	79-80	5.2	78	93-95+	6.2
67	74-95+	4.6	74	81-83	5.3	79	79-80	5.6
68	68	4.4	74	84-87	5.4	79	81	5.7
68	69-71	4.5	74	88-95+	5.5	79	82	5.8
68	72-75	4.6	75	75	5.0	79	83-84	5.9
68	76-95+	4.7	75	76-77	5.1	79	85-86	6.0
69	69-70	4.5	75	78	5.2	79	87-88	6.1

Two Life Rates for Individuals 60 and Over– Joint and Survivor (pg 2)
Effective January 1, 2012*

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
79	89-90	6.2	84	88	6.9	91	92	8.7
79	91-93	6.3	84	89	7.0	91	93-95+	8.8
79	94-95+	6.4	84	90	7.1	92	92-95+	8.8
80	80	5.7	84	91	7.2	93	93-95+	8.8
80	81	5.8	84	92-93	7.3	94	94-95+	8.8
80	82	5.9	84	94-95+	7.4	95+	95+	8.8
80	83-84	6.0	85	85	6.7			
80	85	6.1	85	86	6.9			
80	86-87	6.2	85	87	7.0			
80	88-89	6.3	85	88	7.1			
80	90-91	6.4	85	89	7.2			
80	92-93	6.5	85	90	7.3			
80	94-95+	6.6	85	91	7.4			
81	81	5.9	85	92	7.5			
81	82	6.0	85	93-95+	7.6			
81	83	6.1	86	86	7.0			
81	84-85	6.2	86	87	7.1			
81	86	6.3	86	88	7.3			
81	87-88	6.4	86	89	7.4			
81	89	6.5	86	90	7.5			
81	90-91	6.6	86	91	7.6			
81	92-94	6.7	86	92	7.7			
81	95+	6.8	86	93-95+	7.8			
82	82	6.1	87	87	7.3			
82	83	6.2	87	88	7.4			
82	84	6.3	87	89	7.5			
82	85-86	6.4	87	90	7.7			
82	87	6.5	87	91	7.8			
82	88	6.6	87	92	7.9			
82	89-90	6.7	87	93-95+	8.0			
82	91	6.8	88	88	7.6			
82	92-93	6.9	88	89	7.7			
82	94-95+	7.0	88	90	7.9			
83	83	6.3	88	91	8.0			
83	84	6.4	88	92	8.1			
83	85	6.5	88	93-95+	8.2			
83	86	6.6	89	89	7.9			
83	87	6.7	89	90	8.0			
83	88-89	6.8	89	91	8.2			
83	90	6.9	89	92	8.3			
83	91	7.0	89	93-95+	8.5			
83	92-93	7.1	90	90	8.2			
83	94-95+	7.2	90	91	8.4			
84	84	6.5	90	92	8.5			
84	85	6.6	90	93	8.7			
84	86	6.7	90	94-95+	8.8			
84	87	6.8	91	91	8.6			

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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-wwweb.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.*