

**Georgia Institute of Technology**  
**SUGGESTED CHARITABLE GIFT ANNUITY RATES**

Approved by the American Council on Gift Annuities  
November 7, 2011

Effective April 1, 2012

SINGLE LIFE				
Age	Rate		Age	Rate
65	4.7		78	6.4
66	4.8		79	6.6
67	4.8		80	6.8
68	4.9		81	7.0
69	5.0		82	7.2
70	5.1		83	7.4
71	5.3		84	7.6
72	5.4		85	7.8
73	5.5		86	8.0
74	5.7		87	8.2
75	5.8		88	8.4
76	6.0		89	8.7
77	6.2		90 and over	9.0

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TWO LIVES--JOINT & SURVIVOR								
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	4.2	72	77-79	5.0	77	79	5.4
65	66-68	4.3	72	80-83	5.1	77	80-81	5.5
65	69-72	4.4	72	84-95+	5.2	77	82-83	5.6
65	73-95+	4.5	73	73	4.8	77	84-85	5.7
66	66-67	4.3	73	74-75	4.9	77	86-87	5.8
66	68-71	4.4	73	76-77	5.0	77	88-91	5.9
66	72-75	4.5	73	78-80	5.1	77	92-95+	6.0
66	76-95+	4.6	73	81-83	5.2	78	78	5.4
67	67-69	4.4	73	84-95+	5.3	78	79	5.5
67	70-73	4.5	74	74	4.9	78	80-81	5.6
67	74-95+	4.6	74	75-76	5.0	78	82-83	5.7
68	68	4.4	74	77-78	5.1	78	84	5.8
68	69-71	4.5	74	79-80	5.2	78	85-86	5.9
68	72-75	4.6	74	81-83	5.3	78	87-89	6.0
68	76-95+	4.7	74	84-87	5.4	78	90-92	6.1
69	69-70	4.5	74	88-95+	5.5	78	93-95+	6.2
69	71-73	4.6	75	75	5.0	79	79-80	5.6
69	74-76	4.7	75	76-77	5.1	79	81	5.7
69	77-95+	4.8	75	78	5.2	79	82	5.8
70	70-71	4.6	75	79-81	5.3	79	83-84	5.9
70	72-74	4.7	75	82-83	5.4	79	85-86	6.0
70	75-78	4.8	75	84-86	5.5	79	87-88	6.1
70	79-95+	4.9	75	87-95+	5.6	79	89-90	6.2
71	71-73	4.7	76	76-77	5.2	79	91-93	6.3
71	74-75	4.8	76	78-79	5.3	79	94-95+	6.4
71	76-79	4.9	76	80-81	5.4	80	80	5.7
71	80-82	5.0	76	82-83	5.5	80	81	5.8
71	83-95+	5.1	76	84-85	5.6	80	82	5.9
72	72	4.7	76	86-88	5.7	80	83-84	6.0
72	73-74	4.8	76	89-95+	5.8	80	85	6.1
72	75-76	4.9	77	77-78	5.3	80	86-87	6.2

**TWO LIVES--JOINT & SURVIVOR ...continued**

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