

2024 Charitable Gift Annuity Rates—Two Lives

Maximum rates recommended by American Council on Gift Annuities (ACGA),
effective Jan. 1, 2024, for two lives (joint and survivor), ages 65+.

Younger Age	Older Age	Rate		Younger Age	Older Age	Rate
90-95+	91-95+	9.9%		78	82	6.9%
90	90	9.8		78	80-81	6.8
89	91-95+	9.7		78	79	6.7
89	90	9.6		78	78	6.6
89	89	9.4		77	91-95+	7.2
88	91-95+	9.5		77	88-90	7.1
88	90	9.4		77	86-87	7.0
88	89	9.2		77	84-85	6.9
88	88	9.0		77	82-83	6.8
87	91-95+	9.3		77	80-81	6.7
87	90	9.1		77	79	6.6
87	89	9.0		77	77-78	6.5
87	88	8.8		76	89-95+	7.0
87	87	8.7		76	86-88	6.9
86	92-95+	9.1		76	84-85	6.8
86	91	9.0		76	82-83	6.7
86	90	8.9		76	80-81	6.6
86	89	8.8		76	78-79	6.5
86	88	8.6		76	76-77	6.4
86	87	8.5		75	87-95+	6.8
86	86	8.3		75	84-86	6.7
85	92-95+	8.9		75	82-83	6.6
85	91	8.8		75	80-81	6.5
85	90	8.7		75	78-79	6.4
85	89	8.6		75	76-77	6.3
85	88	8.5		75	75	6.2
85	87	8.3		74	84-95+	6.6
85	86	8.2		74	81-83	6.5
85	85	8.1		74	79-80	6.4
84	93-95+	8.7		74	77-78	6.3
84	91-92	8.6		74	76	6.2
84	90	8.5		74	75	6.1
84	89	8.4		74	74	6.0
84	88	8.3		73	84-95+	6.5
84	87	8.2		73	81-83	6.4
84	86	8.0		73	79-80	6.3
84	85	7.9		73	77-78	6.2
84	84	7.8		73	76	6.1

83	93-95+	8.5		73	74-75	6.0
83	92	8.4		73	73	5.9
83	90-91	8.3		72	84-95+	6.4
83	89	8.2		72	81-83	6.3
83	88	8.1		72	79-80	6.2
83	87	8.0		72	77-78	6.1
83	86	7.9		72	76	6.0
83	85	7.8		72	74-75	5.9
83	84	7.7		72	73	5.8
83	83	7.5		72	72	5.7
82	94-95+	8.3		71	81-95+	6.2
82	92-93	8.2		71	79-80	6.1
82	91	8.1		71	77-78	6.0
82	89-90	8.0		71	75-76	5.9
82	88	7.9		71	74	5.8
82	87	7.8		71	72-73	5.7
82	86	7.7		71	71	5.6
82	85	7.6		70	82-95+	6.1
82	84	7.5		70	79-81	6.0
82	83	7.4		70	77-78	5.9
82	82	7.3		70	75-76	5.8
81	95+	8.1		70	73-74	5.7
81	92-94	8.0		70	71-72	5.6
81	91	7.9		70	70	5.5
81	89-90	7.8		69	83-95+	6.0
81	88	7.7		69	80-82	5.9
81	86-87	7.6		69	77-79	5.8
81	85	7.5		69	75-76	5.7
81	84	7.4		69	73-74	5.6
81	83	7.3		69	71-72	5.5
81	82	7.2		69	69-70	5.4
81	81	7.1		68	83-95+	5.9
80	93-95+	7.8		68	80-82	5.8
80	90-92	7.7		68	77-79	5.7
80	89	7.6		68	74-76	5.6
80	87-88	7.5		68	72-73	5.5
80	86	7.4		68	70-71	5.4
80	84-85	7.3		68	68-69	5.3
80	83	7.2		67	80-95+	5.7
80	82	7.1		67	76-79	5.6
80	81	7.0		67	74-75	5.5
80	80	6.9		67	71-73	5.4
79	93-95+	7.6		67	69-70	5.3
79	90-92	7.5		67	67-68	5.2
79	88-89	7.4		66	80-95+	5.6
79	86-87	7.3		66	76-79	5.5
79	85	7.2		66	73-75	5.4

79	83-84	7.1		66	70-72	5.3
79	82	7.0		66	68-69	5.2
79	80-81	6.9		66	66-67	5.1
79	79	6.8		65	79-95+	5.5
78	92-95+	7.4		65	75-78	5.4
78	89-91	7.3		65	72-74	5.3
78	87-88	7.2		65	69-71	5.2
78	85-86	7.1		65	66-68	5.1
78	83-84	7.0		65	65	5.0

For more information, [visit ACGA](#).



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