

CHARITABLE GIFT ANNUITY RATES EFFECTIVE FEBRUARY 1, 2009 TWO LIVES – JOINT & SURVIVOR

Younger Age	Older Age	Rate
68	68-69	5.5%
68	70-73	5.6%
68	74-78	5.7%
68	79+	5.8%
69	69-72	5.6%
69	73-75	5.7%
69	76+	5.8%
70	70	5.6%
70	71-74	5.7%
70	75-78	5.8%
70	79+	5.9%
71	71-72	5.7%
71	73-76	5.8%
71	77-79	5.9%
71	80+	6.0%
72	72-74	5.8%
72	75-77	5.9%
72	78-81	6.0%
72	82+	6.1%
73	73	5.8%
73	74-76	5.9%
73	77-78	6.0%
73	79-82	6.1%
73	83-86	6.2%
73	87+	6.3%
74	74	5.9%
74	75-77	6.0%
74	78-80	6.1%
74	81-82	6.2%
74	83-86	6.3%
74	87+	6.4%
75	75-76	6.0%
75	77-78	6.1%
75	79-80	6.2%
75	81-83	6.3%
75	84-86	6.4%
75	87+	6.5%
76	76-77	6.1%
76	78-79	6.2%
76	80-81	6.3%
76	82-83	6.4%
76	84-86	6.5%
76	87-90	6.6%
76	91+	6.7%
77	77	6.2%
77	78-79	6.3%
77	80-81	6.4%
77	82-84	6.5%
77	85-86	6.6%
77	87-89	6.7%
77	90+	6.8%
78	78	6.3%
78	79-80	6.4%
78	81-82	6.5%
78	83-84	6.6%
78	85-86	6.7%
78	87-88	6.8%
78	89-92	6.9%
78	93+	7.0%

Younger Age	Older Age	Rate
79	79	6.4%
79	80	6.5%
79	81-82	6.6%
79	83-84	6.7%
79	85-86	6.8%
79	87-88	6.9%
79	89-90	7.0%
79	91-94	7.1%
79	95+	7.2%
80	80-81	6.6%
80	82	6.7%
80	83-84	6.8%
80	85-86	6.9%
80	87	7.0%
80	88-89	7.1%
80	90-92	7.2%
80	93+	7.3%
81	81	6.7%
81	82	6.8%
81	83-84	6.9%
81	85	7.0%
81	86-87	7.1%
81	88-89	7.2%
81	90-91	7.3%
81	92-93	7.4%
81	94+	7.5%
82	82-83	6.9%
82	84	7.0%
82	85	7.1%
82	86-87	7.2%
82	88	7.3%
82	89-90	7.4%
82	91	7.5%
82	92-94	7.6%
82	95+	7.7%
83	83	7.0%
83	84	7.1%
83	85	7.2%
83	86	7.3%
83	87-88	7.4%
83	89	7.5%
83	90	7.6%
83	91-92	7.7%
83	93-94	7.8%
83	95+	7.9%
84	84	7.2%
84	85	7.3%
84	86	7.4%
84	87	7.5%
84	88	7.6%
84	89-90	7.7%
84	91	7.8%
84	92	7.9%
84	93-94	8.0%
84	95+	8.1%
85	85	7.4%
85	86	7.5%
85	87	7.6%
85	88	7.7%

www.umstewardship.org

More Two-Life Rates and Single-Life Rates on Reverse.

CHARITABLE GIFT ANNUITY RATES

EFFECTIVE FEBRUARY 1, 2009

TWO LIVES

JOINT & SURVIVOR

Younger Age	Older Age	Rate
85	89	7.8%
85	90	7.9%
85	91	8.0%
85	92	8.1%
85	93-94	8.2%
85	95+	8.3%
86	86	7.6%
86	87	7.8%
86	88	7.9%
86	89	8.0%
86	90	8.1%
86	91	8.2%
86	92-93	8.3%
86	94	8.4%
86	95+	8.5%
87	87	7.9%
87	88	8.0%
87	89	8.1%
87	90	8.2%
87	91	8.3%
87	92	8.4%
87	93	8.5%
87	94	8.6%
87	95+	8.7%
88	88	8.1%
88	89	8.3%
88	90	8.4%
88	91	8.5%
88	92	8.6%
88	93	8.8%
88	94	8.9%
88	95+	9.0%
89	89	8.4%
89	90	8.6%
89	91	8.7%
89	92	8.8%
89	93	9.0%
89	94	9.1%
89	95+	9.2%
90	90	8.7%
90	91	8.9%
90	92	9.0%
90	93	9.2%
90	94	9.3%
90	95+	9.4%
91	91	9.0%
91	92	9.2%
91	93	9.4%
91	94	9.5%
91	95+	9.7%
92	92	9.4%
92	93	9.6%
92	94	9.7%
92	95+	9.9%
93	93	9.8%
93	94	10.0%
93	95+	10.1%
94	94+	10.2%
95 & over	95+	10.3%

SINGLE-LIFE RATES

Age	Rate	Age	Rate
50	5.1%	74	6.6%
51-54	5.2%	75	6.7%
55-56	5.3%	76	6.9%
57-59	5.4%	77	7.0%
60	5.5%	78	7.2%
61	5.5%	79	7.4%
62	5.6%	80	7.6%
63	5.6%	81	7.8%
64	5.7%	82	8.0%
65	5.7%	83	8.3%
66	5.8%	84	8.6%
67	5.9%	85	8.9%
68	6.0%	86	9.2%
69	6.0%	87	9.5%
70	6.1%	88	9.8%
71	6.2%	89	10.1%
72	6.3%	90 and over	10.5%
73	6.5%		

*For rates under age 49, please contact
The Stewardship Foundation.

For more specific information about the
income and tax benefits you receive
through a Gift Annuity, contact:

The Stewardship Foundation
303 Mulberry Drive, Suite 300
Mechanicburg PA 17050-3141
717-766-7343 or 1-800-272-0113
Fax 717-766-1673

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