

Annuity Rates (effective as of January 1, 2012)

NOTE: The rates are for ages at the nearest birthday

Single Life

Age	Rate		Age	Rate
60-61	4.4		77	6.2
62-63	4.5		78	6.4
64	4.6		79	6.6
65	4.7		80	6.8
66-67	4.8		81	7.0
68	4.9		82	7.2
69	5.0		83	7.4
70	5.1		84	7.6
71	5.3		85	7.8
72	5.4		86	8.0
73	5.5		87	8.2
74	5.7		88	8.4
75	5.8		89	8.7
76	6.0		90+	9.0

Two Lives - Joint and Survivor

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
60	60-62	3.9	75	78	5.2	82	94-95+	7.0
60	63-66	4.0	75	79-81	5.3	83	83	6.3
60	67-70	4.1	75	82-83	5.4	83	84	6.4
60	71-95+	4.2	75	84-86	5.5	83	85	6.5
61	61	3.9	75	87-95+	5.6	83	86	6.6
61	62-64	4.0	76	76-77	5.2	83	87	6.7
61	65-68	4.1	76	78-79	5.3	83	88-89	6.8
61	69-95+	4.2	76	80-81	5.4	83	90	6.9
62	62-63	4.0	76	82-83	5.5	83	91	7.0
62	64-66	4.1	76	84-85	5.6	83	92-93	7.1
62	67-69	4.2	76	86-88	5.7	83	94-95+	7.2
62	70-95+	4.3	76	89-95+	5.8	84	84	6.5
63	63-64	4.1	77	77-78	5.3	84	85	6.6
63	65-67	4.2	77	79	5.4	84	86	6.7
63	68-95+	4.3	77	80-81	5.5	84	87	6.8
64	64-66	4.2	77	82-83	5.6	84	88	6.9
64	67-70	4.3	77	84-85	5.7	84	89	7.0
64	71-95+	4.4	77	86-87	5.8	84	90	7.1
65	65	4.2	77	88-91	5.9	84	91	7.2
65	66-68	4.3	77	92-95+	6.0	84	92-93	7.3
65	69-72	4.4	78	78	5.4	84	94-95+	7.4
65	73-95+	4.5	78	79	5.5	85	85	6.7
66	66-67	4.3	78	80-81	5.6	85	86	6.9
66	68-71	4.4	78	82-83	5.7	85	87	7.0
66	72-75	4.5	78	84	5.8	85	88	7.1
66	76-95+	4.6	78	85-86	5.9	85	89	7.2
67	67-69	4.4	78	87-89	6.0	85	90	7.3
67	70-73	4.5	78	90-92	6.1	85	91	7.4
67	74-95+	4.6	78	93-95+	6.2	85	92	7.5
68	68	4.4	79	79-80	5.6	85	93-95+	7.6
68	69-71	4.5	79	81	5.7	86	86	7.0
68	72-75	4.6	79	82	5.8	86	87	7.1
68	76-95+	4.7	79	83-84	5.9	86	88	7.3
69	69-70	4.5	79	85-86	6.0	86	89	7.4

69	71-73	4.6	79	87-88	6.1	86	90	7.5
69	74-76	4.7	79	89-90	6.2	86	91	7.6
69	77-95+	4.8	79	91-93	6.3	86	92	7.7
70	70-71	4.6	79	94-95+	6.4	86	93-95+	7.8
70	72-74	4.7	80	80	5.7	87	87	7.3
70	75-78	4.8	80	81	5.8	87	88	7.4
70	79-95+	4.9	80	82	5.9	87	89	7.5
71	71-73	4.7	80	83-84	6.0	87	90	7.7
71	74-75	4.8	80	85	6.1	87	91	7.8
71	76-79	4.9	80	86-87	6.2	87	92	7.9
71	80-82	5.0	80	88-89	6.3	87	93-95+	8.0
71	83-95+	5.1	80	90-91	6.4	88	88	7.6
72	72	4.7	80	92-93	6.5	88	89	7.7
72	73-74	4.8	80	94-95+	6.6	88	90	7.9
72	75-76	4.9	81	81	5.9	88	91	8.0
72	77-79	5.0	81	82	6.0	88	92	8.1
72	80-83	5.1	81	83	6.1	88	93-95+	8.2
72	84-95+	5.2	81	84-85	6.2	89	89	7.9
73	73	4.8	81	86	6.3	89	90	8.0
73	74-75	4.9	81	87-88	6.4	89	91	8.2
73	76-77	5.0	81	89	6.5	89	92	8.3
73	78-80	5.1	81	90-91	6.6	89	93-95+	8.5
73	81-83	5.2	81	92-94	6.7	90	90	8.2
73	84-95+	5.3	81	95+	6.8	90	91	8.4
74	74	4.9	82	82	6.1	90	92	8.5
74	75-76	5.0	82	83	6.2	90	93	8.7
74	77-78	5.1	82	84	6.3	90	94-95+	8.8
74	79-80	5.2	82	85-86	6.4	91	91	8.6
74	81-83	5.3	82	87	6.5	91	92	8.7
74	84-87	5.4	82	88	6.6	91	93-95+	8.8
74	88-95+	5.5	82	89-90	6.7	92	92-95+	8.8
75	75	5.0	82	91	6.8	93	93-95+	8.8
75	76-77	5.1	82	92-93	6.9	94	94-95+	8.8
						95+	95+	8.8