



Rates effective July 2010 and subject to change. For additional information or deferred annuity rates, call Pat Ohlmann at 800-858-6127, option 2 or email

*Actuarial residuum as a percentage of the original gift amount

Age	Life Expectancy	Actuarial Residuum %*	Age	Life Expectancy	Actuarial Residuum %*	Age	Life Expectancy	Actuarial Residuum %*
50	40.20	5.81%	80	12.89	25.07%	110	1.43	46.30%
51	39.15	6.15%	81	12.23	25.97%	111	1.27	46.72%
52	38.11	6.50%	82	11.59	26.88%	112	1.11	47.12%
53	37.07	6.87%	83	10.98	27.78%	113	0.96	47.48%
54	36.05	7.26%	84	10.39	28.67%	114	0.83	47.82%
55	35.03	7.67%	85	9.82	29.56%	115	0.71	48.13%
56	34.01	8.09%	86	9.27	30.43%			
57	33.01	8.54%	87	8.75	31.30%			
58	32.01	9.01%	88	8.25	32.15%			
59	31.02	9.50%	89	7.77	32.99%			
60	30.03	10.01%	90	7.31	33.81%			
61	29.06	10.55%	91	6.87	34.60%			
62	28.08	11.12%	92	6.46	35.37%			
63	27.12	11.71%	93	6.07	36.12%			
64	26.16	12.32%	94	5.71	36.84%			
65	25.21	12.96%	95	5.36	37.53%			
66	24.27	13.63%	96	5.02	38.21%			
67	23.34	14.33%	97	4.70	38.88%			
68	22.43	15.05%	98	4.38	39.54%			
69	21.52	15.79%	99	4.07	40.21%			
70	20.64	16.56%	100	3.76	40.88%			
71	19.77	17.35%	101	3.46	41.54%			
72	18.92	18.15%	102	3.18	42.18%			
73	18.10	18.97%	103	2.91	42.78%			
74	17.29	19.81%	104	2.66	43.36%			
75	16.51	20.66%	105	2.44	43.88%			
76	15.74	21.52%	106	2.22	44.40%			
77	15.00	22.40%	107	2.01	44.90%			
78	14.28	23.28%	108	1.81	45.39%			
79	13.57	24.17%	109	1.61	45.86%			