

What portion of a Charitable Gift Annuity will ultimately support mission?

The annuity rates offered by the Foundation are those recommended by the American Council on Gift Annuities (ACGA). The ACGA uses a defined mortality table and a defined interest rate to arrive at the recommended maximum annuity rates. To learn more about the ACGA, visit its website at www.acga-web.org.

The annuity rates are based on assumptions that, on average, will result in one-half of the original gift amount remaining at the end of the lifetime of payments. The assumed average of one-half remaining includes scenarios ranging from less than zero to more than one-half actually remaining.

When the Foundation elects not to reinsure the annuity obligation, the portion of the original gift amount to be used for the purposes specified by the donor is unknown until the last surviving annuitant named in the gift annuity agreement has died. The portion remaining is referred to as the actual residuum and is used only at the end of the Foundation's annuity obligation.

When the Foundation elects to reinsure a gift annuity obligation it will immediately use the actuarial residuum, being the net present value of the assumed average remainder of one-half the original gift amount, as the ultimate amount for the charitable purposes specified by the donor.

What is net present value? It is the value today of an amount expected to be received at some time in the future, calculated using a particular interest rate. For example, if you invest \$1.00 today at 5% annual interest, in one year your investment will be valued at \$1.05. If you are to receive \$1.05 one year from today, its net present value is therefore \$1.00. The \$1.05 future value of the invested \$1.00 is discounted back to its present value of \$1.00 using the 5% interest rate and the one year period.

Applying this to a charitable gift annuity, if \$10,000 is given today to acquire a gift annuity for a male and a female annuitant, each age 75, and \$5,000 is the assumed actual residuum, the net present value of that \$5,000 is \$2,075 [calculated using the life expectancies of the annuitants (21.14 years) and 4.25% as the annual interest rate (both being ACGA assumptions)]. Thus, as shown in the following table, 20.75% of the original gift amount will immediately be used for the charitable purposes specified by the donor.

The following table can be used to find the portion of a gift that will be immediately used for the charitable purpose specified by a donor when the Foundation reinsures the annuity payment obligation. This table only reflects the actuarial residuum, expressed as a percentage of the original gift amount, for a charitable gift annuity paying two lives (one male and one female). For other actuarial residuum amounts, please see other tables or contact Pat Ohlmann at 502-569-5957.



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*Two Lives
Actuarial Residuum Table*

Residuum factors effective January 2012 and subject to change.

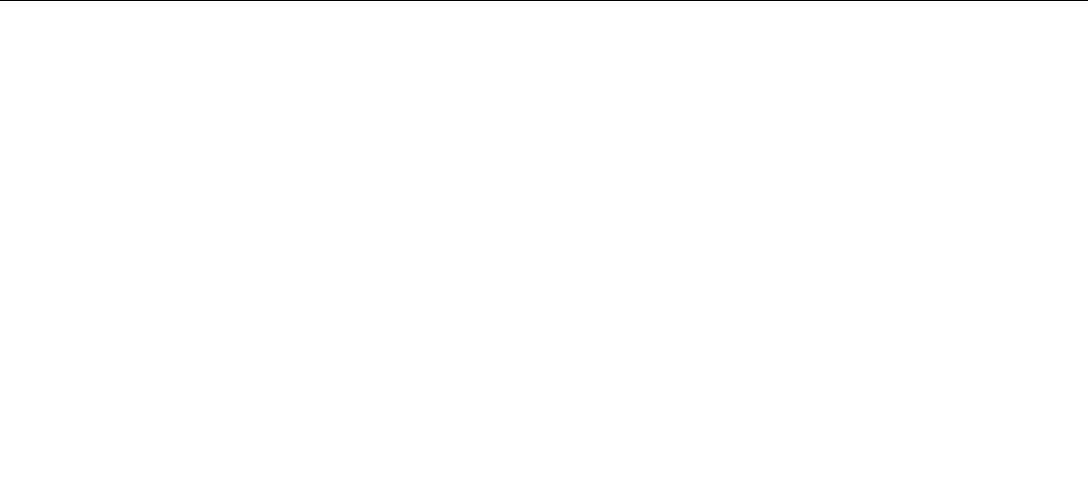
Find Male age in First Age column and female age in Second Age column.

*Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
65	65	30.66	13.96%	65	81	25.16	17.55%
65	66	30.11	14.28%	65	82	25.01	17.66%
65	67	29.59	14.59%	65	83	24.87	17.76%
65	68	29.11	14.89%	65	84	24.75	17.85%
65	69	28.65	15.18%	65	85	24.64	17.93%
65	70	28.22	15.45%	65	86	24.54	18.00%
65	71	27.81	15.71%	65	87	24.46	18.07%
65	72	27.44	15.96%	65	88	24.38	18.12%
65	73	27.09	16.19%	65	89	24.32	18.17%
65	74	26.77	16.41%	65	90	24.26	18.22%
65	75	26.47	16.62%	65	91	24.21	18.26%
65	76	26.20	16.80%	65	92	24.16	18.29%
65	77	25.95	16.98%	65	93	24.12	18.32%
65	78	25.72	17.14%	65	94	24.09	18.34%
65	79	25.51	17.29%	65	95	24.06	18.37%
65	80	25.33	17.42%	65	96	24.03	18.39%
				65	97	24.01	18.41%
				65	98	23.99	18.42%
				65	99	23.97	18.44%
				65	100	23.95	18.45%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
66	65	30.24	14.20%	66	81	24.38	18.12%
66	66	29.67	14.54%	66	82	24.21	18.25%
66	67	29.13	14.88%	66	83	24.07	18.36%
66	68	28.61	15.20%	66	84	23.93	18.47%
66	69	28.12	15.51%	66	85	23.81	18.56%
66	70	27.67	15.81%	66	86	23.71	18.64%
66	71	27.24	16.09%	66	87	23.61	18.71%
66	72	26.84	16.36%	66	88	23.53	18.78%
66	73	26.47	16.62%	66	89	23.46	18.83%
66	74	26.12	16.86%	66	90	23.39	18.89%
66	75	25.80	17.08%	66	91	23.34	18.93%
66	76	25.51	17.30%	66	92	23.29	18.97%
66	77	25.24	17.49%	66	93	23.24	19.00%
66	78	24.99	17.67%	66	94	23.21	19.03%
66	79	24.77	17.84%	66	95	23.17	19.06%
66	80	24.56	17.99%	66	96	23.14	19.08%
				66	97	23.12	19.10%
				66	98	23.09	19.12%
				66	99	23.07	19.14%
				66	100	23.05	19.15%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
70	65	28.87	15.04%	70	81	21.51	20.42%
70	66	28.20	15.46%	70	82	21.28	20.62%
70	67	27.55	15.88%	70	83	21.08	20.80%
70	68	26.94	16.30%	70	84	20.89	20.96%
70	69	26.35	16.70%	70	85	20.72	21.11%
70	70	25.78	17.10%	70	86	20.57	21.24%
70	71	25.25	17.48%	70	87	20.43	21.36%
70	72	24.75	17.85%	70	88	20.31	21.47%
70	73	24.27	18.20%	70	89	20.21	21.56%
70	74	23.83	18.54%	70	90	20.11	21.65%
70	75	23.42	18.87%	70	91	20.03	21.72%
70	76	23.03	19.17%	70	92	19.96	21.79%
70	77	22.67	19.46%	70	93	19.89	21.85%
70	78	22.35	19.73%	70	94	19.84	21.90%
70	79	22.04	19.98%	70	95	19.79	21.94%
70	80	21.77	20.21%	70	96	19.74	21.98%
				70	97	19.70	22.02%
				70	98	19.67	22.05%
				70	99	19.64	22.08%
				70	100	19.61	22.11%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
71	65	28.59	15.21%	71	81	20.87	20.98%
71	66	27.90	15.65%	71	82	20.62	21.20%
71	67	27.23	16.10%	71	83	20.39	21.40%
71	68	26.59	16.53%	71	84	20.19	21.58%
71	69	25.98	16.96%	71	85	20.01	21.74%
71	70	25.39	17.38%	71	86	19.84	21.89%
71	71	24.83	17.79%	71	87	19.70	22.03%
71	72	24.30	18.18%	71	88	19.57	22.15%
71	73	23.81	18.56%	71	89	19.45	22.25%
71	74	23.34	18.93%	71	90	19.35	22.35%
71	75	22.90	19.28%	71	91	19.26	22.43%
71	76	22.49	19.61%	71	92	19.18	22.51%
71	77	22.11	19.92%	71	93	19.11	22.57%
71	78	21.76	20.21%	71	94	19.05	22.63%
71	79	21.43	20.49%	71	95	18.99	22.68%
71	80	21.14	20.74%	71	96	18.94	22.73%
				71	97	18.90	22.77%
				71	98	18.86	22.81%
				71	99	18.82	22.84%
				71	100	18.79	22.87%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
72	65	28.34	15.37%	72	81	20.25	21.52%
72	66	27.63	15.83%	72	82	19.98	21.76%
72	67	26.94	16.29%	72	83	19.74	21.98%
72	68	26.27	16.75%	72	84	19.52	22.19%
72	69	25.64	17.20%	72	85	19.32	22.37%
72	70	25.03	17.64%	72	86	19.15	22.54%
72	71	24.44	18.08%	72	87	18.99	22.69%
72	72	23.89	18.50%	72	88	18.84	22.82%
72	73	23.37	18.90%	72	89	18.72	22.94%
72	74	22.87	19.30%	72	90	18.61	23.05%
72	75	22.41	19.67%	72	91	18.51	23.14%
72	76	21.98	20.03%	72	92	18.42	23.23%
72	77	21.58	20.37%	72	93	18.35	23.30%
72	78	21.20	20.69%	72	94	18.28	23.37%
72	79	20.86	20.99%	72	95	18.22	23.42%
72	80	20.54	21.27%	72	96	18.16	23.48%
				72	97	18.12	23.52%
				72	98	18.07	23.57%
				72	99	18.03	23.61%
				72	100	18.00	23.64%



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Find Male age in First Age column and female age in Second Age column.

*Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
73	65	28.12	15.51%	73	81	19.66	22.06%
73	66	27.38	16.00%	73	82	19.38	22.32%
73	67	26.67	16.48%	73	83	19.12	22.56%
73	68	25.98	16.95%	73	84	18.88	22.78%
73	69	25.32	17.43%	73	85	18.67	22.99%
73	70	24.69	17.89%	73	86	18.48	23.17%
73	71	24.09	18.35%	73	87	18.31	23.34%
73	72	23.51	18.79%	73	88	18.15	23.49%
73	73	22.96	19.23%	73	89	18.01	23.62%
73	74	22.44	19.65%	73	90	17.89	23.74%
73	75	21.96	20.05%	73	91	17.79	23.85%
73	76	21.50	20.43%	73	92	17.69	23.94%
73	77	21.07	20.80%	73	93	17.61	24.03%
73	78	20.68	21.14%	73	94	17.53	24.10%
73	79	20.31	21.47%	73	95	17.47	24.17%
73	80	19.97	21.77%	73	96	17.41	24.23%
				73	97	17.36	24.28%
				73	98	17.31	24.33%
				73	99	17.26	24.37%
				73	100	17.23	24.41%



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Find Male age in First Age column and female age in Second Age column.
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First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
74	65	27.91	15.65%	74	81	19.11	22.57%
74	66	27.16	16.15%	74	82	18.80	22.86%
74	67	26.43	16.65%	74	83	18.53	23.13%
74	68	25.72	17.14%	74	84	18.27	23.37%
74	69	25.04	17.64%	74	85	18.04	23.59%
74	70	24.38	18.12%	74	86	17.84	23.80%
74	71	23.75	18.60%	74	87	17.65	23.98%
74	72	23.15	19.07%	74	88	17.48	24.15%
74	73	22.58	19.53%	74	89	17.34	24.30%
74	74	22.04	19.98%	74	90	17.20	24.43%
74	75	21.53	20.41%	74	91	17.09	24.55%
74	76	21.05	20.82%	74	92	16.99	24.66%
74	77	20.60	21.21%	74	93	16.89	24.75%
74	78	20.18	21.58%	74	94	16.81	24.83%
74	79	19.80	21.93%	74	95	16.74	24.91%
74	80	19.44	22.26%	74	96	16.68	24.97%
				74	97	16.62	25.03%
				74	98	16.57	25.09%
				74	99	16.52	25.14%
				74	100	16.48	25.18%



Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
75	65	27.72	15.77%	75	81	18.58	23.07%
75	66	26.95	16.28%	75	82	18.26	23.39%
75	67	26.20	16.80%	75	83	17.96	23.68%
75	68	25.48	17.31%	75	84	17.69	23.94%
75	69	24.78	17.83%	75	85	17.45	24.19%
75	70	24.10	18.34%	75	86	17.22	24.41%
75	71	23.45	18.84%	75	87	17.02	24.62%
75	72	22.83	19.33%	75	88	16.84	24.80%
75	73	22.23	19.82%	75	89	16.68	24.97%
75	74	21.67	20.29%	75	90	16.54	25.12%
75	75	21.14	20.75%	75	91	16.42	25.25%
75	76	20.63	21.18%	75	92	16.30	25.37%
75	77	20.16	21.60%	75	93	16.21	25.47%
75	78	19.72	22.00%	75	94	16.12	25.56%
75	79	19.31	22.38%	75	95	16.04	25.65%
75	80	18.93	22.74%	75	96	15.97	25.72%
				75	97	15.91	25.79%
				75	98	15.85	25.85%
				75	99	15.80	25.91%
				75	100	15.75	25.96%



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 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
76	65	27.56	15.88%	76	81	18.08	23.56%
76	66	26.77	16.41%	76	82	17.74	23.89%
76	67	26.00	16.94%	76	83	17.43	24.21%
76	68	25.26	17.47%	76	84	17.14	24.50%
76	69	24.54	18.01%	76	85	16.88	24.77%
76	70	23.84	18.53%	76	86	16.64	25.01%
76	71	23.17	19.06%	76	87	16.42	25.24%
76	72	22.53	19.58%	76	88	16.23	25.44%
76	73	21.91	20.09%	76	89	16.06	25.63%
76	74	21.33	20.58%	76	90	15.91	25.79%
76	75	20.77	21.06%	76	91	15.77	25.94%
76	76	20.24	21.53%	76	92	15.65	26.07%
76	77	19.75	21.98%	76	93	15.54	26.18%
76	78	19.29	22.40%	76	94	15.45	26.29%
76	79	18.86	22.81%	76	95	15.36	26.38%
76	80	18.46	23.19%	76	96	15.29	26.46%
				76	97	15.22	26.54%
				76	98	15.15	26.61%
				76	99	15.10	26.67%
				76	100	15.05	26.73%



Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
77	65	27.41	15.98%	77	81	17.62	24.02%
77	66	26.60	16.52%	77	82	17.25	24.38%
77	67	25.82	17.07%	77	83	16.92	24.72%
77	68	25.06	17.62%	77	84	16.62	25.04%
77	69	24.32	18.17%	77	85	16.34	25.33%
77	70	23.61	18.72%	77	86	16.08	25.60%
77	71	22.92	19.26%	77	87	15.85	25.85%
77	72	22.25	19.80%	77	88	15.65	26.07%
77	73	21.62	20.33%	77	89	15.46	26.27%
77	74	21.01	20.85%	77	90	15.30	26.45%
77	75	20.43	21.36%	77	91	15.15	26.61%
77	76	19.88	21.86%	77	92	15.02	26.76%
77	77	19.37	22.33%	77	93	14.90	26.89%
77	78	18.88	22.78%	77	94	14.80	27.00%
77	79	18.43	23.22%	77	95	14.71	27.11%
77	80	18.01	23.63%	77	96	14.63	27.20%
				77	97	14.55	27.29%
				77	98	14.48	27.36%
				77	99	14.42	27.43%
				77	100	14.37	27.50%



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First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
78	65	27.27	16.07%	78	81	17.18	24.46%
78	66	26.46	16.62%	78	82	16.80	24.85%
78	67	25.66	17.18%	78	83	16.45	25.22%
78	68	24.88	17.75%	78	84	16.12	25.56%
78	69	24.13	18.32%	78	85	15.83	25.88%
78	70	23.40	18.88%	78	86	15.56	26.17%
78	71	22.69	19.45%	78	87	15.31	26.44%
78	72	22.00	20.01%	78	88	15.09	26.68%
78	73	21.35	20.56%	78	89	14.89	26.90%
78	74	20.72	21.11%	78	90	14.71	27.10%
78	75	20.12	21.64%	78	91	14.56	27.28%
78	76	19.55	22.16%	78	92	14.42	27.44%
78	77	19.01	22.66%	78	93	14.29	27.58%
78	78	18.51	23.14%	78	94	14.18	27.71%
78	79	18.03	23.60%	78	95	14.08	27.82%
78	80	17.59	24.04%	78	96	13.99	27.93%
				78	97	13.91	28.02%
				78	98	13.84	28.11%
				78	99	13.77	28.19%
				78	100	13.71	28.26%



Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
79	65	27.15	16.15%	79	81	16.77	24.88%
79	66	26.32	16.72%	79	82	16.37	25.30%
79	67	25.51	17.29%	79	83	16.00	25.69%
79	68	24.72	17.87%	79	84	15.66	26.06%
79	69	23.95	18.45%	79	85	15.34	26.40%
79	70	23.20	19.03%	79	86	15.06	26.72%
79	71	22.48	19.62%	79	87	14.80	27.01%
79	72	21.78	20.20%	79	88	14.56	27.27%
79	73	21.10	20.78%	79	89	14.35	27.52%
79	74	20.45	21.34%	79	90	14.16	27.73%
79	75	19.83	21.90%	79	91	13.99	27.93%
79	76	19.24	22.44%	79	92	13.84	28.11%
79	77	18.69	22.97%	79	93	13.71	28.26%
79	78	18.16	23.48%	79	94	13.59	28.40%
79	79	17.67	23.97%	79	95	13.48	28.53%
79	80	17.20	24.44%	79	96	13.38	28.65%
				79	97	13.29	28.75%
				79	98	13.21	28.85%
				79	99	13.14	28.94%
				79	100	13.07	29.02%



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First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
80	65	27.04	16.22%	80	81	16.39	25.28%
80	66	26.20	16.80%	80	82	15.97	25.72%
80	67	25.38	17.38%	80	83	15.58	26.14%
80	68	24.58	17.98%	80	84	15.22	26.54%
80	69	23.80	18.57%	80	85	14.89	26.91%
80	70	23.03	19.17%	80	86	14.59	27.25%
80	71	22.29	19.77%	80	87	14.31	27.56%
80	72	21.57	20.37%	80	88	14.06	27.85%
80	73	20.88	20.97%	80	89	13.84	28.11%
80	74	20.21	21.56%	80	90	13.63	28.35%
80	75	19.57	22.14%	80	91	13.45	28.56%
80	76	18.96	22.71%	80	92	13.29	28.75%
80	77	18.39	23.26%	80	93	13.15	28.93%
80	78	17.84	23.80%	80	94	13.02	29.08%
80	79	17.32	24.31%	80	95	12.90	29.22%
80	80	16.84	24.80%	80	96	12.80	29.35%
				80	97	12.70	29.47%
				80	98	12.62	29.57%
				80	99	12.54	29.67%
				80	100	12.47	29.76%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
81	65	26.95	16.29%	81	81	16.04	25.65%
81	66	26.10	16.87%	81	82	15.60	26.12%
81	67	25.27	17.47%	81	83	15.19	26.57%
81	68	24.45	18.07%	81	84	14.81	26.99%
81	69	23.65	18.68%	81	85	14.46	27.39%
81	70	22.88	19.30%	81	86	14.14	27.75%
81	71	22.12	19.91%	81	87	13.85	28.09%
81	72	21.38	20.53%	81	88	13.59	28.40%
81	73	20.67	21.15%	81	89	13.35	28.69%
81	74	19.99	21.76%	81	90	13.13	28.94%
81	75	19.33	22.36%	81	91	12.94	29.18%
81	76	18.71	22.95%	81	92	12.77	29.39%
81	77	18.11	23.53%	81	93	12.62	29.58%
81	78	17.54	24.09%	81	94	12.48	29.74%
81	79	17.01	24.63%	81	95	12.35	29.90%
81	80	16.51	25.15%	81	96	12.24	30.04%
				81	97	12.14	30.17%
				81	98	12.04	30.29%
				81	99	11.96	30.40%
				81	100	11.88	30.49%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
82	65	26.86	16.35%	82	81	15.71	26.00%
82	66	26.00	16.94%	82	82	15.25	26.50%
82	67	25.16	17.54%	82	83	14.83	26.98%
82	68	24.34	18.16%	82	84	14.43	27.42%
82	69	23.53	18.78%	82	85	14.06	27.84%
82	70	22.74	19.41%	82	86	13.73	28.24%
82	71	21.97	20.04%	82	87	13.42	28.60%
82	72	21.22	20.68%	82	88	13.14	28.93%
82	73	20.49	21.31%	82	89	12.89	29.24%
82	74	19.79	21.94%	82	90	12.66	29.52%
82	75	19.12	22.56%	82	91	12.46	29.77%
82	76	18.47	23.18%	82	92	12.27	30.00%
82	77	17.86	23.78%	82	93	12.11	30.20%
82	78	17.27	24.36%	82	94	11.96	30.39%
82	79	16.72	24.93%	82	95	11.83	30.56%
82	80	16.20	25.48%	82	96	11.71	30.71%
				82	97	11.60	30.85%
				82	98	11.50	30.98%
				82	99	11.40	31.11%
				82	100	11.32	31.21%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
83	65	26.79	16.40%	83	81	15.41	26.33%
83	66	25.92	17.00%	83	82	14.93	26.86%
83	67	25.07	17.61%	83	83	14.49	27.36%
83	68	24.23	18.24%	83	84	14.08	27.83%
83	69	23.41	18.87%	83	85	13.69	28.28%
83	70	22.61	19.51%	83	86	13.34	28.69%
83	71	21.83	20.16%	83	87	13.02	29.08%
83	72	21.07	20.81%	83	88	12.73	29.44%
83	73	20.33	21.46%	83	89	12.46	29.77%
83	74	19.61	22.11%	83	90	12.22	30.07%
83	75	18.92	22.75%	83	91	12.00	30.34%
83	76	18.26	23.38%	83	92	11.81	30.59%
83	77	17.63	24.01%	83	93	11.63	30.81%
83	78	17.03	24.62%	83	94	11.48	31.01%
83	79	16.46	25.21%	83	95	11.33	31.20%
83	80	15.92	25.78%	83	96	11.20	31.36%
				83	97	11.09	31.52%
				83	98	10.98	31.66%
				83	99	10.88	31.80%
				83	100	10.79	31.92%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
84	65	26.72	16.44%	84	81	15.13	26.63%
84	66	25.85	17.05%	84	82	14.64	27.19%
84	67	24.99	17.67%	84	83	14.18	27.71%
84	68	24.14	18.30%	84	84	13.75	28.21%
84	69	23.31	18.95%	84	85	13.35	28.69%
84	70	22.50	19.60%	84	86	12.98	29.13%
84	71	21.71	20.26%	84	87	12.64	29.54%
84	72	20.93	20.92%	84	88	12.33	29.92%
84	73	20.18	21.59%	84	89	12.05	30.28%
84	74	19.45	22.26%	84	90	11.80	30.60%
84	75	18.74	22.92%	84	91	11.57	30.89%
84	76	18.07	23.57%	84	92	11.36	31.16%
84	77	17.42	24.22%	84	93	11.18	31.40%
84	78	16.80	24.85%	84	94	11.01	31.61%
84	79	16.21	25.46%	84	95	10.86	31.81%
84	80	15.66	26.06%	84	96	10.72	32.00%
				84	97	10.60	32.17%
				84	98	10.48	32.32%
				84	99	10.37	32.47%
				84	100	10.28	32.60%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
85	65	26.66	16.48%	85	81	14.88	26.92%
85	66	25.78	17.10%	85	82	14.37	27.49%
85	67	24.91	17.73%	85	83	13.89	28.05%
85	68	24.06	18.37%	85	84	13.44	28.57%
85	69	23.22	19.02%	85	85	13.03	29.07%
85	70	22.40	19.68%	85	86	12.65	29.54%
85	71	21.60	20.35%	85	87	12.29	29.98%
85	72	20.81	21.03%	85	88	11.97	30.38%
85	73	20.05	21.71%	85	89	11.67	30.76%
85	74	19.30	22.39%	85	90	11.41	31.10%
85	75	18.58	23.07%	85	91	11.17	31.41%
85	76	17.89	23.74%	85	92	10.95	31.70%
85	77	17.23	24.41%	85	93	10.75	31.96%
85	78	16.60	25.06%	85	94	10.58	32.19%
85	79	15.99	25.70%	85	95	10.42	32.41%
85	80	15.42	26.32%	85	96	10.27	32.61%
				85	97	10.13	32.79%
				85	98	10.01	32.96%
				85	99	9.89	33.12%
				85	100	9.79	33.27%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
86	65	26.61	16.52%	86	81	14.65	27.18%
86	66	25.72	17.14%	86	82	14.12	27.78%
86	67	24.85	17.77%	86	83	13.63	28.36%
86	68	23.99	18.42%	86	84	13.17	28.91%
86	69	23.15	19.08%	86	85	12.73	29.43%
86	70	22.31	19.75%	86	86	12.34	29.92%
86	71	21.50	20.43%	86	87	11.97	30.38%
86	72	20.70	21.12%	86	88	11.63	30.81%
86	73	19.93	21.82%	86	89	11.32	31.21%
86	74	19.17	22.51%	86	90	11.04	31.58%
86	75	18.44	23.21%	86	91	10.79	31.91%
86	76	17.74	23.90%	86	92	10.56	32.22%
86	77	17.06	24.58%	86	93	10.35	32.50%
86	78	16.41	25.25%	86	94	10.17	32.75%
86	79	15.79	25.91%	86	95	10.00	32.98%
86	80	15.21	26.55%	86	96	9.84	33.20%
				86	97	9.70	33.40%
				86	98	9.56	33.58%
				86	99	9.44	33.76%
				86	100	9.33	33.91%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
87	65	26.56	16.55%	87	81	14.44	27.42%
87	66	25.67	17.18%	87	82	13.90	28.04%
87	67	24.79	17.82%	87	83	13.39	28.64%
87	68	23.93	18.47%	87	84	12.91	29.22%
87	69	23.08	19.14%	87	85	12.46	29.76%
87	70	22.24	19.82%	87	86	12.05	30.28%
87	71	21.41	20.51%	87	87	11.67	30.77%
87	72	20.61	21.21%	87	88	11.31	31.22%
87	73	19.82	21.91%	87	89	10.99	31.64%
87	74	19.06	22.62%	87	90	10.70	32.03%
87	75	18.31	23.33%	87	91	10.43	32.39%
87	76	17.60	24.04%	87	92	10.19	32.71%
87	77	16.90	24.74%	87	93	9.98	33.01%
87	78	16.24	25.43%	87	94	9.78	33.28%
87	79	15.61	26.11%	87	95	9.60	33.53%
87	80	15.01	26.77%	87	96	9.44	33.76%
				87	97	9.28	33.98%
				87	98	9.14	34.18%
				87	99	9.01	34.37%
				87	100	8.89	34.53%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
88	65	26.52	16.58%	88	81	14.24	27.64%
88	66	25.63	17.21%	88	82	13.69	28.28%
88	67	24.74	17.85%	88	83	13.17	28.91%
88	68	23.87	18.51%	88	84	12.67	29.51%
88	69	23.01	19.19%	88	85	12.21	30.08%
88	70	22.17	19.87%	88	86	11.78	30.62%
88	71	21.34	20.57%	88	87	11.39	31.13%
88	72	20.52	21.28%	88	88	11.02	31.60%
88	73	19.73	22.00%	88	89	10.69	32.05%
88	74	18.95	22.72%	88	90	10.38	32.46%
88	75	18.20	23.44%	88	91	10.10	32.84%
88	76	17.47	24.17%	88	92	9.85	33.18%
88	77	16.77	24.88%	88	93	9.63	33.50%
88	78	16.09	25.59%	88	94	9.42	33.78%
88	79	15.45	26.29%	88	95	9.23	34.05%
88	80	14.83	26.97%	88	96	9.06	34.30%
				88	97	8.89	34.53%
				88	98	8.74	34.75%
				88	99	8.60	34.95%
				88	100	8.48	35.14%



Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
89	65	26.48	16.61%	89	81	14.07	27.84%
89	66	25.59	17.24%	89	82	13.50	28.50%
89	67	24.70	17.89%	89	83	12.96	29.15%
89	68	23.82	18.55%	89	84	12.46	29.77%
89	69	22.96	19.23%	89	85	11.98	30.36%
89	70	22.11	19.92%	89	86	11.54	30.93%
89	71	21.27	20.63%	89	87	11.13	31.46%
89	72	20.45	21.35%	89	88	10.75	31.96%
89	73	19.64	22.07%	89	89	10.40	32.43%
89	74	18.86	22.81%	89	90	10.09	32.86%
89	75	18.10	23.54%	89	91	9.80	33.26%
89	76	17.36	24.28%	89	92	9.53	33.62%
89	77	16.64	25.01%	89	93	9.30	33.96%
89	78	15.96	25.74%	89	94	9.08	34.26%
89	79	15.30	26.45%	89	95	8.88	34.55%
89	80	14.67	27.15%	89	96	8.70	34.81%
				89	97	8.53	35.06%
				89	98	8.37	35.29%
				89	99	8.22	35.51%
				89	100	8.09	35.71%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
91	65	26.42	16.65%	91	81	13.77	28.18%
91	66	25.52	17.29%	91	82	13.18	28.89%
91	67	24.62	17.94%	91	83	12.62	29.57%
91	68	23.74	18.61%	91	84	12.09	30.24%
91	69	22.87	19.30%	91	85	11.59	30.87%
91	70	22.01	20.01%	91	86	11.12	31.48%
91	71	21.16	20.73%	91	87	10.68	32.05%
91	72	20.32	21.46%	91	88	10.28	32.60%
91	73	19.51	22.20%	91	89	9.90	33.11%
91	74	18.70	22.95%	91	90	9.56	33.58%
91	75	17.92	23.71%	91	91	9.25	34.02%
91	76	17.17	24.47%	91	92	8.97	34.42%
91	77	16.43	25.23%	91	93	8.71	34.79%
91	78	15.73	25.98%	91	94	8.48	35.14%
91	79	15.05	26.73%	91	95	8.26	35.45%
91	80	14.40	27.46%	91	96	8.06	35.75%
				91	97	7.87	36.03%
				91	98	7.69	36.30%
				91	99	7.53	36.55%
				91	100	7.38	36.78%

Find Male age in First Age column and female age in Second Age column.

*Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
92	65	26.40	16.66%	92	81	13.65	28.33%
92	66	25.49	17.31%	92	82	13.04	29.05%
92	67	24.59	17.96%	92	83	12.47	29.76%
92	68	23.71	18.64%	92	84	11.93	30.44%
92	69	22.83	19.33%	92	85	11.41	31.09%
92	70	21.97	20.04%	92	86	10.93	31.72%
92	71	21.11	20.77%	92	87	10.49	32.32%
92	72	20.27	21.50%	92	88	10.07	32.88%
92	73	19.45	22.25%	92	89	9.69	33.41%
92	74	18.64	23.02%	92	90	9.33	33.90%
92	75	17.85	23.78%	92	91	9.01	34.36%
92	76	17.09	24.55%	92	92	8.72	34.78%
92	77	16.35	25.32%	92	93	8.45	35.17%
92	78	15.63	26.09%	92	94	8.21	35.53%
92	79	14.94	26.84%	92	95	7.98	35.87%
92	80	14.28	27.59%	92	96	7.77	36.18%
				92	97	7.57	36.48%
				92	98	7.39	36.76%
				92	99	7.21	37.03%
				92	100	7.06	37.27%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
93	65	26.38	16.68%	93	81	13.54	28.46%
93	66	25.47	17.32%	93	82	12.92	29.20%
93	67	24.57	17.98%	93	83	12.33	29.92%
93	68	23.68	18.66%	93	84	11.78	30.62%
93	69	22.80	19.36%	93	85	11.26	31.30%
93	70	21.93	20.07%	93	86	10.77	31.94%
93	71	21.07	20.80%	93	87	10.31	32.56%
93	72	20.23	21.54%	93	88	9.88	33.14%
93	73	19.40	22.30%	93	89	9.49	33.69%
93	74	18.58	23.07%	93	90	9.12	34.20%
93	75	17.79	23.84%	93	91	8.79	34.68%
93	76	17.02	24.62%	93	92	8.49	35.12%
93	77	16.27	25.40%	93	93	8.21	35.53%
93	78	15.55	26.18%	93	94	7.96	35.90%
93	79	14.85	26.95%	93	95	7.72	36.26%
93	80	14.18	27.71%	93	96	7.50	36.59%
				93	97	7.30	36.90%
				93	98	7.11	37.20%
				93	99	6.92	37.48%
				93	100	6.76	37.74%

Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
94	65	26.36	16.69%	94	81	13.43	28.59%
94	66	25.45	17.34%	94	82	12.81	29.34%
94	67	24.54	18.00%	94	83	12.21	30.07%
94	68	23.65	18.68%	94	84	11.65	30.79%
94	69	22.77	19.38%	94	85	11.12	31.48%
94	70	21.90	20.10%	94	86	10.61	32.14%
94	71	21.04	20.83%	94	87	10.14	32.78%
94	72	20.19	21.58%	94	88	9.71	33.38%
94	73	19.35	22.34%	94	89	9.30	33.95%
94	74	18.53	23.12%	94	90	8.93	34.48%
94	75	17.74	23.90%	94	91	8.59	34.98%
94	76	16.96	24.69%	94	92	8.27	35.43%
94	77	16.20	25.47%	94	93	7.99	35.86%
94	78	15.47	26.26%	94	94	7.73	36.25%
94	79	14.77	27.04%	94	95	7.48	36.62%
94	80	14.09	27.82%	94	96	7.26	36.97%
				94	97	7.04	37.30%
				94	98	6.84	37.61%
				94	99	6.65	37.91%
				94	100	6.48	38.19%



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Find Male age in First Age column and female age in Second Age column.
 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
95	65	26.34	16.70%	95	81	13.34	28.69%
95	66	25.43	17.35%	95	82	12.71	29.46%
95	67	24.52	18.02%	95	83	12.10	30.21%
95	68	23.63	18.70%	95	84	11.53	30.94%
95	69	22.74	19.40%	95	85	10.99	31.65%
95	70	21.87	20.12%	95	86	10.47	32.33%
95	71	21.00	20.86%	95	87	9.99	32.98%
95	72	20.15	21.61%	95	88	9.55	33.60%
95	73	19.31	22.38%	95	89	9.13	34.19%
95	74	18.49	23.16%	95	90	8.75	34.74%
95	75	17.69	23.95%	95	91	8.40	35.25%
95	76	16.90	24.74%	95	92	8.08	35.73%
95	77	16.14	25.54%	95	93	7.78	36.17%
95	78	15.40	26.34%	95	94	7.51	36.58%
95	79	14.69	27.13%	95	95	7.26	36.96%
95	80	14.00	27.92%	95	96	7.02	37.33%
				95	97	6.80	37.67%
				95	98	6.59	38.00%
				95	99	6.39	38.32%
				95	100	6.21	38.61%



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 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
96	65	26.33	16.71%	96	81	13.26	28.79%
96	66	25.41	17.36%	96	82	12.62	29.57%
96	67	24.51	18.03%	96	83	12.00	30.34%
96	68	23.61	18.72%	96	84	11.42	31.08%
96	69	22.72	19.42%	96	85	10.87	31.81%
96	70	21.84	20.14%	96	86	10.35	32.51%
96	71	20.98	20.88%	96	87	9.86	33.17%
96	72	20.12	21.64%	96	88	9.40	33.81%
96	73	19.28	22.41%	96	89	8.97	34.42%
96	74	18.45	23.20%	96	90	8.58	34.98%
96	75	17.64	23.99%	96	91	8.22	35.51%
96	76	16.85	24.79%	96	92	7.89	36.01%
96	77	16.09	25.60%	96	93	7.59	36.46%
96	78	15.34	26.40%	96	94	7.31	36.89%
96	79	14.62	27.21%	96	95	7.05	37.29%
96	80	13.93	28.00%	96	96	6.80	37.67%
				96	97	6.57	38.03%
				96	98	6.35	38.38%
				96	99	6.15	38.72%
				96	100	5.96	39.02%



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 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
97	65	26.31	16.72%	97	81	13.18	28.88%
97	66	25.40	17.37%	97	82	12.53	29.67%
97	67	24.49	18.04%	97	83	11.91	30.45%
97	68	23.59	18.73%	97	84	11.32	31.21%
97	69	22.70	19.44%	97	85	10.76	31.95%
97	70	21.82	20.16%	97	86	10.23	32.66%
97	71	20.95	20.91%	97	87	9.73	33.35%
97	72	20.09	21.67%	97	88	9.26	34.01%
97	73	19.25	22.44%	97	89	8.83	34.63%
97	74	18.42	23.23%	97	90	8.42	35.21%
97	75	17.60	24.03%	97	91	8.05	35.76%
97	76	16.81	24.84%	97	92	7.71	36.27%
97	77	16.04	25.65%	97	93	7.40	36.74%
97	78	15.29	26.46%	97	94	7.12	37.18%
97	79	14.56	27.27%	97	95	6.85	37.60%
97	80	13.86	28.08%	97	96	6.59	38.00%
				97	97	6.36	38.38%
				97	98	6.13	38.74%
				97	99	5.91	39.10%
				97	100	5.71	39.42%



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 *Actuarial residuum (charitable portion) as a percentage of the original gift amount

First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
98	65	26.30	16.73%	98	81	13.12	28.97%
98	66	25.38	17.38%	98	82	12.46	29.77%
98	67	24.47	18.05%	98	83	11.83	30.56%
98	68	23.57	18.74%	98	84	11.23	31.33%
98	69	22.68	19.45%	98	85	10.66	32.08%
98	70	21.80	20.18%	98	86	10.12	32.81%
98	71	20.93	20.93%	98	87	9.61	33.51%
98	72	20.07	21.69%	98	88	9.13	34.19%
98	73	19.22	22.47%	98	89	8.69	34.82%
98	74	18.38	23.26%	98	90	8.28	35.43%
98	75	17.57	24.07%	98	91	7.90	35.99%
98	76	16.77	24.88%	98	92	7.55	36.52%
98	77	15.99	25.70%	98	93	7.23	37.01%
98	78	15.24	26.52%	98	94	6.93	37.46%
98	79	14.51	27.34%	98	95	6.66	37.90%
98	80	13.80	28.15%	98	96	6.40	38.31%
				98	97	6.15	38.71%
				98	98	5.91	39.09%
				98	99	5.69	39.46%
				98	100	5.48	39.81%



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First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
99	65	26.29	16.74%	99	81	13.05	29.04%
99	66	25.37	17.39%	99	82	12.39	29.85%
99	67	24.46	18.06%	99	83	11.76	30.65%
99	68	23.56	18.75%	99	84	11.15	31.44%
99	69	22.67	19.47%	99	85	10.57	32.21%
99	70	21.78	20.19%	99	86	10.02	32.95%
99	71	20.91	20.94%	99	87	9.50	33.67%
99	72	20.04	21.71%	99	88	9.02	34.35%
99	73	19.19	22.49%	99	89	8.56	35.01%
99	74	18.36	23.29%	99	90	8.14	35.63%
99	75	17.53	24.10%	99	91	7.75	36.21%
99	76	16.73	24.92%	99	92	7.40	36.75%
99	77	15.95	25.74%	99	93	7.07	37.26%
99	78	15.19	26.57%	99	94	6.76	37.73%
99	79	14.46	27.39%	99	95	6.48	38.18%
99	80	13.74	28.22%	99	96	6.21	38.61%
				99	97	5.95	39.03%
				99	98	5.71	39.43%
				99	99	5.47	39.82%
				99	100	5.25	40.18%



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First Age	Second Age	LIFE EXPECTANCY	Charitable Portion	First Age	Second Age	LIFE EXPECTANCY	Charitable Portion
100	65	26.28	16.75%	100	81	13.00	29.10%
100	66	25.36	17.40%	100	82	12.33	29.93%
100	67	24.45	18.07%	100	83	11.69	30.74%
100	68	23.55	18.76%	100	84	11.07	31.53%
100	69	22.65	19.48%	100	85	10.49	32.31%
100	70	21.77	20.21%	100	86	9.93	33.07%
100	71	20.89	20.96%	100	87	9.41	33.80%
100	72	20.02	21.73%	100	88	8.91	34.50%
100	73	19.17	22.51%	100	89	8.45	35.17%
100	74	18.33	23.31%	100	90	8.02	35.81%
100	75	17.51	24.13%	100	91	7.62	36.40%
100	76	16.70	24.95%	100	92	7.26	36.96%
100	77	15.92	25.78%	100	93	6.92	37.48%
100	78	15.15	26.61%	100	94	6.61	37.97%
100	79	14.41	27.44%	100	95	6.32	38.44%
100	80	13.70	28.28%	100	96	6.04	38.89%
				100	97	5.77	39.32%
				100	98	5.52	39.74%
				100	99	5.27	40.15%
				100	100	5.05	40.53%



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