

[Jen Wickham](#) - Thu, 4/12/2018 - 14:49

Annuity reserves are the assets a charity needs in order to finance its gift annuity payment obligations. The amount of reserves needed to finance each gift annuity depends on the size of the annuity payments, the ages of the annuitants, and the mortality table and interest rate used.

Many charities compute annuity reserves for their own internal purposes to make sure that they have ample funds on hand to make annuity payments now and in the future.

Some states that regulate gift annuities require charities that issue gift annuities in their state to submit annuity reserve reports annually. They do so to ensure that the charities are maintaining adequate reserves to finance their annuities.

## State Reserves - Standard Mortality Tables Summary

State	Starting Gift Date	Ending Gift Date	Mortality Table
AR	01/01/1900	06/30/1998	1983 A
AR	07/01/1998	12/31/2014	Ann 2000
AR	01/01/2015	12/31/9999	2012 IAR
CA	01/01/1900	12/31/2004	1983 A
CA	01/01/2005	12/31/2016	Ann 2000
CA	01/01/2017	12/31/9999	2012 IAR
FL	01/01/1900	06/30/1998	1983 A
FL	07/01/1998	12/31/2014	Ann 2000
FL	01/01/2015	12/31/9999	2012 IAR
HI	01/01/1900	12/31/2000	1983 A
HI	01/01/2001	12/31/9999	Ann 2000
MD	01/01/1900	12/31/1999	1983 A
MD	01/01/2000	12/31/2014	Ann 2000
MD	01/01/2015	12/31/9999	2012 IAR
NJ	01/01/1900	12/31/2000	1983 A
NJ	01/01/2001	12/31/2014	Ann 2000
NJ	01/01/2015	12/31/9999	2012 IAR
NY	01/01/1900	12/31/1999	1983 A
NY	01/01/2000	12/31/2014	Ann 2000
NY	01/01/2015	12/31/9999	2012 IAR
OR	01/01/1900	12/31/2000	1983 A
OR	01/01/2001	12/31/2014	Ann 2000
OR	01/01/2015	12/31/9999	2012 IAR
WA	01/01/1900	06/30/1998	1983 A
WA	07/01/1998	12/31/2014	Ann 2000
WA	01/01/2015	12/31/9999	2012 IAR
WI	01/01/1900	12/31/1998	1983 A
WI	01/01/1999	12/31/2014	Ann 2000
WI	01/01/2015	12/31/9999	2012 IAR

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