

Comparative Annuity Reports

Your guide to comparing data about Single Premium Multi-Year Guarantee Deferred Annuity and Single Premium Immediate Annuity programs

December 2007

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 28 Issue 12

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES (‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.07%	3.78%
4-Year annuity	4.45%	4.08%
5-Year annuity	4.95%	4.21%
6-Year annuity	4.70%	4.21%
7-Year annuity	5.14%	4.21%
8-Year annuity	4.63%	4.24%
9-Year annuity	4.63%	4.25%
10-Year annuity	4.99%	4.48%

SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA) FACTORS

Monthly income per \$1000 premium for Life with 10 Years Certain payment option (“10C&C”)
(Inside see detailed quotes for Single Life annuities as well for Life with 10 Year Certain)

SPIA Factor Averages listed below are derived from the companies surveyed by our study

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.22	\$5.93	Male Age 70	\$7.29	\$7.10
Female Age 60	\$5.89	\$5.63	Female Age 70	\$6.95	\$6.70
Male Age 65	\$6.75	\$6.47	Male Age 75	\$8.03	\$7.85
Female Age 65	\$6.36	\$6.11	Female Age 75	\$7.69	\$7.47

Comparative Annuity Report Data on Multi-Year Guarantee and SPIA annuities are quoted monthly in Kiplinger’s Retirement Report.

SPIA payout factors listed are for the **Life & 10 Year Certain Payment Option (“10C&C”)**. Consumers should bear in mind this is only one of many income for life payout options through a Single Premium Immediate Annuity (SPIA). The Life & 10 Year Certain Option was selected as a “middle ground” between Life Only (higher monthly income) or the Life with Joint & Survivor Option (continued payment for the life of the annuitant as well as lifetime of surviving spouse... lower monthly payments). The above options are only a few of the many choices providing lifetime income through a SPIA. Remember, as an annuitant one, cannot outlive the guaranteed income provided by the life based SPIA. Please see our attached studies on “Single Premium Immediate Annuity (SPIA) Programs” for more important details.

Important Disclaimer: All rates published in this newsletter are subject to change without notice and may vary from state to state.

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.75%		4.75%	4.75%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.85%		4.85%	4.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.80%		3.80%	3.80%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.10%		4.10%	4.10%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.05%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.20%		4.20%	4.20%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	4.25%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.30%	1.00%	4.30%	4.44%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.95%	2.00%	3.95%	4.17%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.05%	2.00%	4.05%	4.27%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.15%	1.00%	4.15%	4.25%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.67%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.99%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.10%	1.00%	3.10%	3.30%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.10%	2.00%	3.10%	3.50%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	3.85%		3.85%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	4.85%	1.00%	3.85%	4.02%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.50%	1.00%	3.50%	3.64%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.50%	2.00%	3.50%	3.79%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.00%	1.50%	3.50%	3.69%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.00%	2.50%	3.50%	3.81%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.45%	4.00%	3.45%	3.89%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.45%	5.00%	3.45%	4.01%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.80%	1.00%	3.80%	3.90%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.80%	2.00%	3.80%	4.00%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.45%	1.00%	3.45%	3.78%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.15%		4.15%	4.15%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.40%		4.40%	4.40%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	1.00%	4.15%	4.35%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.30%	1.00%	3.30%	3.63%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.95%		3.95%	3.95%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.65%	2.00%	3.65%	4.05%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.20%		4.20%	4.20%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.00%		4.00%	4.30%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.85%	4.00%	3.85%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.58%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.15%	1.00%	4.15%	4.29%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.50%	1.00%	4.50%	4.60%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.75%	1.00%	4.75%	4.95%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.60%		4.60%	4.60%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.45%	1.00%	3.45%	3.78%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.30%	1.00%	3.30%	3.63%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.15%		4.15%	4.15%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.15%		4.15%	4.15%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.95%		3.95%	3.95%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.75%	1.00%	4.75%	4.95%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.85%		4.85%	4.85%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.75%		4.75%	4.75%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.15%	1.00%	4.15%	4.35%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.10%		4.10%	4.10%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.65%	2.00%	3.65%	4.05%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.80%		3.80%	3.80%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.10%	2.00%	3.10%	3.50%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.10%	1.00%	3.10%	3.30%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.67%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.20%		4.20%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	4.85%	1.00%	3.85%	4.02%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.30%	1.00%	4.30%	4.44%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
			North American Company	A+	Escalating Rate Annuity	90	90	90		90	\$10,000	\$2,000	
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.15%	1.00%	4.15%	4.29%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.50%	2.00%	3.50%	3.79%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.50%	1.00%	3.50%	3.64%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.50%		4.50%	4.50%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.85%	4.00%	3.85%	4.35%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.25%		4.25%	4.25%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.00%	2.50%	3.50%	3.81%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.00%	1.50%	3.50%	3.69%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.55%		4.55%	4.55%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.05%	2.00%	4.05%	4.27%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.95%	2.00%	3.95%	4.17%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.45%	5.00%	3.45%	4.01%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.45%	4.00%	3.45%	3.89%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.99%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.50%	1.00%	4.50%	4.60%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.58%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.45%		4.45%	4.45%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.15%	1.00%	4.15%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.80%	2.00%	3.80%	4.00%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.80%	1.00%	3.80%	3.90%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.07 Male Factor	Rank	Company/Program	Average= 5.93 Male Factor
1	Allianz Life Ins Co of N.A.	6.05	1	Allianz Life Ins Co of N.A.	5.87
2	American General (AIG)	6.03	2	American General (AIG)	5.85
3	American National Ins Co	6.37	3	American National Ins Co	6.22
4	Aviva Life	6.13	4	Aviva Life	5.99
5	Aviva Life Insurance NY	6.13	5	Aviva Life Insurance NY	5.99
6	OM Financial LIC NY (F&G NY)	6.20	6	OM Financial LIC NY (F&G NY)	6.06
7	OM Financial LIC (F&G)	6.20	7	OM Financial LIC (F&G)	6.06
8	GenWorth Financial (GE)	6.09	8	GenWorth Financial (GE)	5.97
9	GenWorth New York (GENY)	6.09	9	GenWorth New York (GENY)	5.97
10	ING USA Life & Annuity Ins Co	5.82	10	ING USA Life & Annuity Ins Co	5.67
11	Integrity Life Insurance	6.27	11	Integrity Life Insurance	6.14
12	Jeff. Pilot Life America	5.80	12	Jeff. Pilot Life America	5.68
13	Jefferson Pilot Life Ins Co	5.80	13	Jefferson Pilot Life Ins Co	5.68
14	John Hancock Life	5.90	14	John Hancock Life	5.79
15	Kansas City Life Ins Co	6.14	15	Kansas City Life Ins Co	6.01
16	Lincoln Benefit Life Company	5.87	16	Lincoln Benefit Life Company	5.76
17	MetLife Investors	6.08	17	MetLife Investors	5.94
18	National Integrity Life	6.27	18	National Integrity Life	6.14
19	Presidential Life Ins Co	6.09	19	Presidential Life Ins Co	5.94
20	United of Omaha	6.07	20	United of Omaha	6.03
21	United States Life	6.03	21	United States Life	5.85

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.71 Female Factor	Rank	Company/Program	Average= 5.63 Female Factor
1	Allianz Life Ins Co of N.A.	5.67	1	Allianz Life Ins Co of N.A.	5.55
2	American General (AIG)	5.64	2	American General (AIG)	5.52
3	American National Ins Co	5.98	3	American National Ins Co	5.89
4	Aviva Life	5.76	4	Aviva Life	5.68
5	Aviva Life Insurance NY	5.76	5	Aviva Life Insurance NY	5.68
6	OM Financial LIC NY (F&G NY)	5.93	6	OM Financial LIC NY (F&G NY)	5.84
7	OM Financial LIC (F&G)	5.93	7	OM Financial LIC (F&G)	5.84
8	GenWorth Financial (GE)	5.77	8	GenWorth Financial (GE)	5.69
9	GenWorth New York (GENY)	5.77	9	GenWorth New York (GENY)	5.69
10	ING USA Life & Annuity Ins Co	5.40	10	ING USA Life & Annuity Ins Co	5.32
11	Integrity Life Insurance	5.94	11	Integrity Life Insurance	5.86
12	Jeff. Pilot Life America	5.51	12	Jeff. Pilot Life America	5.43
13	Jefferson Pilot Life Ins Co	5.51	13	Jefferson Pilot Life Ins Co	5.43
14	John Hancock Life	5.52	14	John Hancock Life	5.45
15	Kansas City Life Ins Co	5.74	15	Kansas City Life Ins Co	5.67
16	Lincoln Benefit Life Company	5.52	16	Lincoln Benefit Life Company	5.46
17	MetLife Investors	5.67	17	MetLife Investors	5.59
18	National Integrity Life	5.94	18	National Integrity Life	5.86
19	Presidential Life Ins Co	5.66	19	Presidential Life Ins Co	5.58
20	United of Omaha	5.69	20	United of Omaha	5.68
21	United States Life	5.64	21	United States Life	5.52

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	American National Ins Co	6.37	1	American National Ins Co	6.22
2	Integrity Life Insurance	6.27	2	Integrity Life Insurance	6.14
3	National Integrity Life	6.27	3	National Integrity Life	6.14
4	OM Financial LIC NY (F&G NY)	6.20	4	OM Financial LIC NY (F&G NY)	6.06
5	OM Financial LIC (F&G)	6.20	5	OM Financial LIC (F&G)	6.06
6	Kansas City Life Ins Co	6.14	6	United of Omaha	6.03
7	Aviva Life	6.13	7	Kansas City Life Ins Co	6.01
8	Aviva Life Insurance NY	6.13	8	Aviva Life	5.99
9	GenWorth Financial (GE)	6.09	9	Aviva Life Insurance NY	5.99
10	GenWorth New York (GENY)	6.09	10	GenWorth Financial (GE)	5.97
11	Presidential Life Ins Co	6.09	11	GenWorth New York (GENY)	5.97
12	MetLife Investors	6.08	12	MetLife Investors	5.94
13	United of Omaha	6.07	13	Presidential Life Ins Co	5.94
14	Allianz Life Ins Co of N.A.	6.05	14	Allianz Life Ins Co of N.A.	5.87
15	American General (AIG)	6.03	15	American General (AIG)	5.85
16	United States Life	6.03	16	United States Life	5.85
17	John Hancock Life	5.90	17	John Hancock Life	5.79
18	Lincoln Benefit Life Company	5.87	18	Lincoln Benefit Life Company	5.76
19	ING USA Life & Annuity Ins Co	5.82	19	Jeff. Pilot Life America	5.68
20	Jeff. Pilot Life America	5.80	20	Jefferson Pilot Life Ins Co	5.68
21	Jefferson Pilot Life Ins Co	5.80	21	ING USA Life & Annuity Ins Co	5.67

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	American National Ins Co	5.98	1	American National Ins Co	5.89
2	Integrity Life Insurance	5.94	2	Integrity Life Insurance	5.86
3	National Integrity Life	5.94	3	National Integrity Life	5.86
4	OM Financial LIC NY (F&G NY)	5.93	4	OM Financial LIC NY (F&G NY)	5.84
5	OM Financial LIC (F&G)	5.93	5	OM Financial LIC (F&G)	5.84
6	GenWorth Financial (GE)	5.77	6	GenWorth Financial (GE)	5.69
7	GenWorth New York (GENY)	5.77	7	GenWorth New York (GENY)	5.69
8	Aviva Life	5.76	8	Aviva Life	5.68
9	Aviva Life Insurance NY	5.76	9	Aviva Life Insurance NY	5.68
10	Kansas City Life Ins Co	5.74	10	United of Omaha	5.68
11	United of Omaha	5.69	11	Kansas City Life Ins Co	5.67
12	Allianz Life Ins Co of N.A.	5.67	12	MetLife Investors	5.59
13	MetLife Investors	5.67	13	Presidential Life Ins Co	5.58
14	Presidential Life Ins Co	5.66	14	Allianz Life Ins Co of N.A.	5.55
15	American General (AIG)	5.64	15	American General (AIG)	5.52
16	United States Life	5.64	16	United States Life	5.52
17	John Hancock Life	5.52	17	Lincoln Benefit Life Company	5.46
18	Lincoln Benefit Life Company	5.52	18	John Hancock Life	5.45
19	Jeff. Pilot Life America	5.51	19	Jeff. Pilot Life America	5.43
20	Jefferson Pilot Life Ins Co	5.51	20	Jefferson Pilot Life Ins Co	5.43
21	ING USA Life & Annuity Ins Co	5.40	21	ING USA Life & Annuity Ins Co	5.32

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Name of Insurance Company (Study # 5)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.73 Male Factor	Rank	Company/Program	Average= 6.47 Male Factor
1	Allianz Life Ins Co of N.A.	6.69	1	Allianz Life Ins Co of N.A.	6.48
2	American General (AIG)	6.69	2	American General (AIG)	6.41
3	American National Ins Co	7.05	3	American National Ins Co	6.75
4	Aviva Life	6.78	4	Aviva Life	6.51
5	Aviva Life Insurance NY	6.78	5	Aviva Life Insurance NY	6.51
6	OM Financial LIC NY (F&G NY)	6.82	6	OM Financial LIC NY (F&G NY)	6.56
7	OM Financial LIC (F&G)	6.82	7	OM Financial LIC (F&G)	6.56
8	GenWorth Financial (GE)	6.75	8	GenWorth Financial (GE)	6.51
9	GenWorth New York (GENY)	6.75	9	GenWorth New York (GENY)	6.51
10	ING USA Life & Annuity Ins Co	6.54	10	ING USA Life & Annuity Ins Co	6.26
11	Integrity Life Insurance	6.93	11	Integrity Life Insurance	6.67
12	Jeff. Pilot Life America	6.46	12	Jeff. Pilot Life America	6.21
13	Jefferson Pilot Life Ins Co	6.46	13	Jefferson Pilot Life Ins Co	6.21
14	John Hancock Life	6.57	14	John Hancock Life	6.29
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Lincoln Benefit Life Company	6.50	16	Lincoln Benefit Life Company	6.29
17	MetLife Investors	6.77	17	MetLife Investors	6.48
18	National Integrity Life	6.93	18	National Integrity Life	6.67
19	Presidential Life Ins Co	6.81	19	Presidential Life Ins Co	6.51
20	United of Omaha	6.75	20	United of Omaha	6.60
21	United States Life	6.69	21	United States Life	6.41

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.25 Female Factor	Rank	Company/Program	Average= 6.11 Female Factor
1	Allianz Life Ins Co of N.A.	6.28	1	Allianz Life Ins Co of N.A.	6.12
2	American General (AIG)	6.19	2	American General (AIG)	6.00
3	American National Ins Co	6.52	3	American National Ins Co	6.36
4	Aviva Life	6.29	4	Aviva Life	6.14
5	Aviva Life Insurance NY	6.29	5	Aviva Life Insurance NY	6.14
6	OM Financial LIC NY (F&G NY)	6.43	6	OM Financial LIC NY (F&G NY)	6.27
7	OM Financial LIC (F&G)	6.43	7	OM Financial LIC (F&G)	6.27
8	GenWorth Financial (GE)	6.30	8	GenWorth Financial (GE)	6.15
9	GenWorth New York (GENY)	6.30	9	GenWorth New York (GENY)	6.15
10	ING USA Life & Annuity Ins Co	6.00	10	ING USA Life & Annuity Ins Co	5.84
11	Integrity Life Insurance	6.49	11	Integrity Life Insurance	6.34
12	Jeff. Pilot Life America	6.06	12	Jeff. Pilot Life America	5.91
13	Jefferson Pilot Life Ins Co	6.06	13	Jefferson Pilot Life Ins Co	5.91
14	John Hancock Life	6.02	14	John Hancock Life	6.00
15	Kansas City Life Ins Co	6.27	15	Kansas City Life Ins Co	6.14
16	Lincoln Benefit Life Company	6.04	16	Lincoln Benefit Life Company	5.92
17	MetLife Investors	6.22	17	MetLife Investors	6.07
18	National Integrity Life	6.49	18	National Integrity Life	6.34
19	Presidential Life Ins Co	6.24	19	Presidential Life Ins Co	6.08
20	United of Omaha	6.22	20	United of Omaha	6.17
21	United States Life	6.19	21	United States Life	6.00

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 6.73	Rank	Company/Program	Average= Male Factor 6.47
1	American National Ins Co	7.05	1	American National Ins Co	6.75
2	Integrity Life Insurance	6.93	2	Integrity Life Insurance	6.67
3	National Integrity Life	6.93	3	National Integrity Life	6.67
4	OM Financial LIC NY (F&G NY)	6.82	4	United of Omaha	6.60
5	OM Financial LIC (F&G)	6.82	5	OM Financial LIC NY (F&G NY)	6.56
6	Kansas City Life Ins Co	6.81	6	OM Financial LIC (F&G)	6.56
7	Presidential Life Ins Co	6.81	7	Kansas City Life Ins Co	6.55
8	Aviva Life	6.78	8	Aviva Life	6.51
9	Aviva Life Insurance NY	6.78	9	Aviva Life Insurance NY	6.51
10	MetLife Investors	6.77	10	GenWorth Financial (GE)	6.51
11	GenWorth Financial (GE)	6.75	11	GenWorth New York (GENY)	6.51
12	GenWorth New York (GENY)	6.75	12	Presidential Life Ins Co	6.51
13	United of Omaha	6.75	13	Allianz Life Ins Co of N.A.	6.48
14	Allianz Life Ins Co of N.A.	6.69	14	MetLife Investors	6.48
15	American General (AIG)	6.69	15	American General (AIG)	6.41
16	United States Life	6.69	16	United States Life	6.41
17	John Hancock Life	6.57	17	John Hancock Life	6.29
18	ING USA Life & Annuity Ins Co	6.54	18	Lincoln Benefit Life Company	6.29
19	Lincoln Benefit Life Company	6.50	19	ING USA Life & Annuity Ins Co	6.26
20	Jeff. Pilot Life America	6.46	20	Jeff. Pilot Life America	6.21
21	Jefferson Pilot Life Ins Co	6.46	21	Jefferson Pilot Life Ins Co	6.21

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 6.25	Rank	Company/Program	Average= Female Factor 6.11
1	American National Ins Co	6.52	1	American National Ins Co	6.36
2	Integrity Life Insurance	6.49	2	Integrity Life Insurance	6.34
3	National Integrity Life	6.49	3	National Integrity Life	6.34
4	OM Financial LIC NY (F&G NY)	6.43	4	OM Financial LIC NY (F&G NY)	6.27
5	OM Financial LIC (F&G)	6.43	5	OM Financial LIC (F&G)	6.27
6	GenWorth Financial (GE)	6.30	6	United of Omaha	6.17
7	GenWorth New York (GENY)	6.30	7	GenWorth Financial (GE)	6.15
8	Aviva Life	6.29	8	GenWorth New York (GENY)	6.15
9	Aviva Life Insurance NY	6.29	9	Aviva Life	6.14
10	Allianz Life Ins Co of N.A.	6.28	10	Aviva Life Insurance NY	6.14
11	Kansas City Life Ins Co	6.27	11	Kansas City Life Ins Co	6.14
12	Presidential Life Ins Co	6.24	12	Allianz Life Ins Co of N.A.	6.12
13	MetLife Investors	6.22	13	Presidential Life Ins Co	6.08
14	United of Omaha	6.22	14	MetLife Investors	6.07
15	American General (AIG)	6.19	15	American General (AIG)	6.00
16	United States Life	6.19	16	John Hancock Life	6.00
17	Jeff. Pilot Life America	6.06	17	United States Life	6.00
18	Jefferson Pilot Life Ins Co	6.06	18	Lincoln Benefit Life Company	5.92
19	Lincoln Benefit Life Company	6.04	19	Jeff. Pilot Life America	5.91
20	John Hancock Life	6.02	20	Jefferson Pilot Life Ins Co	5.91
21	ING USA Life & Annuity Ins Co	6.00	21	ING USA Life & Annuity Ins Co	5.84

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.63 Male Factor	Rank	Company/Program	Average= 7.10 Male Factor
1	Allianz Life Ins Co of N.A.	7.55	1	Allianz Life Ins Co of N.A.	7.06
2	American General (AIG)	7.41	2	American General (AIG)	6.99
3	American National Ins Co	7.80	3	American National Ins Co	7.21
4	Aviva Life	7.70	4	Aviva Life	7.15
5	Aviva Life Insurance NY	7.70	5	Aviva Life Insurance NY	7.15
6	GenWorth Financial (GE)	7.69	6	GenWorth Financial (GE)	7.21
7	GenWorth New York (GENY)	7.69	7	GenWorth New York (GENY)	7.21
8	ING USA Life & Annuity Ins Co	7.56	8	ING USA Life & Annuity Ins Co	6.95
9	Integrity Life Insurance	7.83	9	Integrity Life Insurance	7.29
10	Jeff. Pilot Life America	7.36	10	Jeff. Pilot Life America	6.85
11	Jefferson Pilot Life Ins Co	7.36	11	Jefferson Pilot Life Ins Co	6.85
12	John Hancock Life	7.48	12	John Hancock Life	6.82
13	Kansas City Life Ins Co	7.76	13	Kansas City Life Ins Co	7.23
14	Lincoln Benefit Life Company	7.39	14	Lincoln Benefit Life Company	6.94
15	MetLife Investors	7.76	15	MetLife Investors	7.16
16	National Integrity Life	7.83	16	National Integrity Life	7.29
17	OM Financial LIC (F&G)	7.70	17	OM Financial LIC (F&G)	7.18
18	OM Financial LIC NY (F&G NY)	7.70	18	OM Financial LIC NY (F&G NY)	7.18
19	Presidential Life Ins Co	7.83	19	Presidential Life Ins Co	7.22
20	United of Omaha	7.64	20	United of Omaha	7.23
21	United States Life	7.41	21	United States Life	6.99

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.98 Female Factor	Rank	Company/Program	Average= 6.70 Female Factor
1	Allianz Life Ins Co of N.A.	6.85	1	Allianz Life Ins Co of N.A.	6.60
2	American General (AIG)	6.80	2	American General (AIG)	6.54
3	American National Ins Co	7.10	3	American National Ins Co	6.78
4	Aviva Life	7.04	4	Aviva Life	6.75
5	Aviva Life Insurance NY	7.04	5	Aviva Life Insurance NY	6.75
6	GenWorth Financial (GE)	7.06	6	GenWorth Financial (GE)	6.78
7	GenWorth New York (GENY)	7.06	7	GenWorth New York (GENY)	6.78
8	ING USA Life & Annuity Ins Co	6.83	8	ING USA Life & Annuity Ins Co	6.51
9	Integrity Life Insurance	7.25	9	Integrity Life Insurance	6.95
10	Jeff. Pilot Life America	6.83	10	Jeff. Pilot Life America	6.54
11	Jefferson Pilot Life Ins Co	6.83	11	Jefferson Pilot Life Ins Co	6.54
12	John Hancock Life	6.74	12	John Hancock Life	6.45
13	Kansas City Life Ins Co	7.04	13	Kansas City Life Ins Co	6.77
14	Lincoln Benefit Life Company	6.78	14	Lincoln Benefit Life Company	6.54
15	MetLife Investors	7.02	15	MetLife Investors	6.70
16	National Integrity Life	7.25	16	National Integrity Life	6.95
17	OM Financial LIC (F&G)	7.17	17	OM Financial LIC (F&G)	6.86
18	OM Financial LIC NY (F&G NY)	7.17	18	OM Financial LIC NY (F&G NY)	6.86
19	Presidential Life Ins Co	7.05	19	Presidential Life Ins Co	6.73
20	United of Omaha	6.95	20	United of Omaha	6.78
21	United States Life	6.80	21	United States Life	6.54

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.63 Male Factor	Rank	Company/Program	Average= 7.10 Male Factor
1	Integrity Life Insurance	7.83	1	Integrity Life Insurance	7.29
2	National Integrity Life	7.83	2	National Integrity Life	7.29
3	Presidential Life Ins Co	7.83	3	Kansas City Life Ins Co	7.23
4	American National Ins Co	7.80	4	United of Omaha	7.23
5	Kansas City Life Ins Co	7.76	5	Presidential Life Ins Co	7.22
6	MetLife Investors	7.76	6	American National Ins Co	7.21
7	Aviva Life	7.70	7	GenWorth Financial (GE)	7.21
8	Aviva Life Insurance NY	7.70	8	GenWorth New York (GENY)	7.21
9	OM Financial LIC (F&G)	7.70	9	OM Financial LIC (F&G)	7.18
10	OM Financial LIC NY (F&G NY)	7.70	10	OM Financial LIC NY (F&G NY)	7.18
11	GenWorth Financial (GE)	7.69	11	MetLife Investors	7.16
12	GenWorth New York (GENY)	7.69	12	Aviva Life	7.15
13	United of Omaha	7.64	13	Aviva Life Insurance NY	7.15
14	ING USA Life & Annuity Ins Co	7.56	14	Allianz Life Ins Co of N.A.	7.06
15	Allianz Life Ins Co of N.A.	7.55	15	American General (AIG)	6.99
16	John Hancock Life	7.48	16	United States Life	6.99
17	American General (AIG)	7.41	17	ING USA Life & Annuity Ins Co	6.95
18	United States Life	7.41	18	Lincoln Benefit Life Company	6.94
19	Lincoln Benefit Life Company	7.39	19	Jeff. Pilot Life America	6.85
20	Jeff. Pilot Life America	7.36	20	Jefferson Pilot Life Ins Co	6.85
21	Jefferson Pilot Life Ins Co	7.36	21	John Hancock Life	6.82

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.98 Female Factor	Rank	Company/Program	Average= 6.70 Female Factor
1	Integrity Life Insurance	7.25	1	Integrity Life Insurance	6.95
2	National Integrity Life	7.25	2	National Integrity Life	6.95
3	OM Financial LIC (F&G)	7.17	3	OM Financial LIC (F&G)	6.86
4	OM Financial LIC NY (F&G NY)	7.17	4	OM Financial LIC NY (F&G NY)	6.86
5	American National Ins Co	7.10	5	American National Ins Co	6.78
6	GenWorth Financial (GE)	7.06	6	GenWorth Financial (GE)	6.78
7	GenWorth New York (GENY)	7.06	7	GenWorth New York (GENY)	6.78
8	Presidential Life Ins Co	7.05	8	United of Omaha	6.78
9	Aviva Life	7.04	9	Kansas City Life Ins Co	6.77
10	Aviva Life Insurance NY	7.04	10	Aviva Life	6.75
11	Kansas City Life Ins Co	7.04	11	Aviva Life Insurance NY	6.75
12	MetLife Investors	7.02	12	Presidential Life Ins Co	6.73
13	United of Omaha	6.95	13	MetLife Investors	6.70
14	Allianz Life Ins Co of N.A.	6.85	14	Allianz Life Ins Co of N.A.	6.60
15	ING USA Life & Annuity Ins Co	6.83	15	American General (AIG)	6.54
16	Jeff. Pilot Life America	6.83	16	Jeff. Pilot Life America	6.54
17	Jefferson Pilot Life Ins Co	6.83	17	Jefferson Pilot Life Ins Co	6.54
18	American General (AIG)	6.80	18	Lincoln Benefit Life Company	6.54
19	United States Life	6.80	19	United States Life	6.54
20	Lincoln Benefit Life Company	6.78	20	ING USA Life & Annuity Ins Co	6.51
21	John Hancock Life	6.74	21	John Hancock Life	6.45

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	8.76	1	Allianz Life Ins Co of N.A.	7.73
2	American General (AIG)	8.57	2	American General (AIG)	7.78
3	American National Ins Co	9.17	3	American National Ins Co	7.98
4	Aviva Life	8.97	4	Aviva Life	7.86
5	Aviva Life Insurance NY	8.97	5	Aviva Life Insurance NY	7.86
6	GenWorth Financial (GE)	9.07	6	GenWorth Financial (GE)	8.01
7	GenWorth New York (GENY)	9.07	7	GenWorth New York (GENY)	8.01
8	ING USA Life & Annuity Ins Co	8.95	8	ING USA Life & Annuity Ins Co	7.72
9	Integrity Life Insurance	9.00	9	Integrity Life Insurance	7.99
10	Jeff. Pilot Life America	8.61	10	Jeff. Pilot Life America	7.58
11	Jefferson Pilot Life Ins Co	8.61	11	Jefferson Pilot Life Ins Co	7.58
12	John Hancock Life	8.70	12	John Hancock Life	7.66
13	Kansas City Life Ins Co	9.06	13	Kansas City Life Ins Co	7.99
14	Lincoln Benefit Life Company	8.60	14	Lincoln Benefit Life Company	7.68
15	MetLife Investors	9.12	15	MetLife Investors	7.91
16	National Integrity Life	9.00	16	National Integrity Life	7.99
17	OM Financial LIC (F&G)	8.99	17	OM Financial LIC (F&G)	7.90
18	OM Financial LIC NY (F&G NY)	8.99	18	OM Financial LIC NY (F&G NY)	7.90
19	Presidential Life Ins Co	9.31	19	Presidential Life Ins Co	8.03
20	United of Omaha	8.80	20	United of Omaha	7.88
21	United States Life	8.57	21	United States Life	7.78

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.01	1	Allianz Life Ins Co of N.A.	7.35
2	American General (AIG)	7.90	2	American General (AIG)	7.38
3	American National Ins Co	8.31	3	American National Ins Co	7.59
4	Aviva Life	8.17	4	Aviva Life	7.50
5	Aviva Life Insurance NY	8.17	5	Aviva Life Insurance NY	7.50
6	GenWorth Financial (GE)	8.21	6	GenWorth Financial (GE)	7.57
7	GenWorth New York (GENY)	8.21	7	GenWorth New York (GENY)	7.57
8	ING USA Life & Annuity Ins Co	8.07	8	ING USA Life & Annuity Ins Co	7.33
9	Integrity Life Insurance	8.32	9	Integrity Life Insurance	7.69
10	Jeff. Pilot Life America	7.98	10	Jeff. Pilot Life America	7.31
11	Jefferson Pilot Life Ins Co	7.98	11	Jefferson Pilot Life Ins Co	7.31
12	John Hancock Life	7.79	12	John Hancock Life	7.08
13	Kansas City Life Ins Co	8.19	13	Kansas City Life Ins Co	7.57
14	Lincoln Benefit Life Company	7.87	14	Lincoln Benefit Life Company	7.31
15	MetLife Investors	8.22	15	MetLife Investors	7.51
16	National Integrity Life	8.32	16	National Integrity Life	7.69
17	OM Financial LIC (F&G)	8.28	17	OM Financial LIC (F&G)	7.59
18	OM Financial LIC NY (F&G NY)	8.28	18	OM Financial LIC NY (F&G NY)	7.59
19	Presidential Life Ins Co	8.27	19	Presidential Life Ins Co	7.54
20	United of Omaha	8.00	20	United of Omaha	7.50
21	United States Life	7.90	21	United States Life	7.38

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.90	Rank	Company/Program	Average= Male Factor 7.85
1	Presidential Life Ins Co	9.31	1	Presidential Life Ins Co	8.03
2	American National Ins Co	9.17	2	GenWorth Financial (GE)	8.01
3	MetLife Investors	9.12	3	GenWorth New York (GENY)	8.01
4	GenWorth Financial (GE)	9.07	4	Integrity Life Insurance	7.99
5	GenWorth New York (GENY)	9.07	5	Kansas City Life Ins Co	7.99
6	Kansas City Life Ins Co	9.06	6	National Integrity Life	7.99
7	Integrity Life Insurance	9.00	7	American National Ins Co	7.98
8	National Integrity Life	9.00	8	MetLife Investors	7.91
9	OM Financial LIC (F&G)	8.99	9	OM Financial LIC (F&G)	7.90
10	OM Financial LIC NY (F&G NY)	8.99	10	OM Financial LIC NY (F&G NY)	7.90
11	Aviva Life	8.97	11	United of Omaha	7.88
12	Aviva Life Insurance NY	8.97	12	Aviva Life	7.86
13	ING USA Life & Annuity Ins Co	8.95	13	Aviva Life Insurance NY	7.86
14	United of Omaha	8.80	14	American General (AIG)	7.78
15	Allianz Life Ins Co of N.A.	8.76	15	United States Life	7.78
16	John Hancock Life	8.70	16	Allianz Life Ins Co of N.A.	7.73
17	Jeff. Pilot Life America	8.61	17	ING USA Life & Annuity Ins Co	7.72
18	Jefferson Pilot Life Ins Co	8.61	18	Lincoln Benefit Life Company	7.68
19	Lincoln Benefit Life Company	8.60	19	John Hancock Life	7.66
20	American General (AIG)	8.57	20	Jeff. Pilot Life America	7.58
21	United States Life	8.57	21	Jefferson Pilot Life Ins Co	7.58

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.12	Rank	Company/Program	Average= Female Factor 7.47
1	Integrity Life Insurance	8.32	1	Integrity Life Insurance	7.69
2	National Integrity Life	8.32	2	National Integrity Life	7.69
3	American National Ins Co	8.31	3	American National Ins Co	7.59
4	OM Financial LIC (F&G)	8.28	4	OM Financial LIC (F&G)	7.59
5	OM Financial LIC NY (F&G NY)	8.28	5	OM Financial LIC NY (F&G NY)	7.59
6	Presidential Life Ins Co	8.27	6	GenWorth Financial (GE)	7.57
7	MetLife Investors	8.22	7	GenWorth New York (GENY)	7.57
8	GenWorth Financial (GE)	8.21	8	Kansas City Life Ins Co	7.57
9	GenWorth New York (GENY)	8.21	9	Presidential Life Ins Co	7.54
10	Kansas City Life Ins Co	8.19	10	MetLife Investors	7.51
11	Aviva Life	8.17	11	Aviva Life	7.50
12	Aviva Life Insurance NY	8.17	12	Aviva Life Insurance NY	7.50
13	ING USA Life & Annuity Ins Co	8.07	13	United of Omaha	7.50
14	Allianz Life Ins Co of N.A.	8.01	14	American General (AIG)	7.38
15	United of Omaha	8.00	15	United States Life	7.38
16	Jeff. Pilot Life America	7.98	16	Allianz Life Ins Co of N.A.	7.35
17	Jefferson Pilot Life Ins Co	7.98	17	ING USA Life & Annuity Ins Co	7.33
18	American General (AIG)	7.90	18	Jeff. Pilot Life America	7.31
19	United States Life	7.90	19	Jefferson Pilot Life Ins Co	7.31
20	Lincoln Benefit Life Company	7.87	20	Lincoln Benefit Life Company	7.31
21	John Hancock Life	7.79	21	John Hancock Life	7.08

Notes of Explanation on Multi-Year Guarantee Annuity (MYGA) Study

A Multi-Year Guarantee Annuity (“CD-Like Annuity”) offers an Interest Rate which is guaranteed for a specified number of years (usually from 3 to 10 years); and by contract the Interest Rate cannot change either up or down during this time frame. Surrender charge percentage rates will vary from carrier to carrier, but often match in years the interest rate guarantee period. At the end of the guarantee period the owner will normally have a 30-day period to either withdraw or rollover funds with no penalty— if no action is taken during this “30-day window”, the contract will automatically renew for the same period of years as in the previous contract **at a new guaranteed interest rate** (often also restarting the same early surrender penalty schedule).

Maximum Issue Age — This is the older age at which the company will accept premium to start a new annuity contract. Please note the variances in age for specific categories. The modifiers are as follows: “Owner”; “Annuitant”; “NQ” = Non-Qualified (funds from CD’s sale of home or other property, etc.); and “Q” = Qualified Annuity i.e., IRA, 401K, 403(b).

Minimum Premium — This is the smallest deposit amount a company will accept to issue the contract for a Non-Qualified (‘NQ’) or Qualified (‘Q’) funds annuity.

Interest Rates—Some programs offer a **Yr. 1 Bonus** which makes the 1st Year interest rate higher than the rate credited in the following years (“Other Years”).