

Comparative Annuity Reports

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

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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	4.13%	3.98%
4-Year annuity	4.05%	3.77%
5-Year annuity	4.65%	4.13%
6-Year annuity	4.77%	4.33%
7-Year annuity	5.00%	4.32%
8-Year annuity	4.73%	4.41%
9-Year annuity	5.10%	4.52%
10-Year annuity	5.25%	4.69%

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	\$6.38	\$6.10	Male Age 70	\$7.42	\$7.21
Female Age 60	\$6.10	\$5.81	Female Age 70	\$7.04	\$6.81
Male Age 65	\$6.84	\$6.62	Male Age 75	\$8.18	\$7.92
Female Age 65	\$6.49	\$6.26	Female Age 75	\$7.76	\$7.56

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	4.55%		4.55%	4.55%
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	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.55%		4.55%	4.55%
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	8.75%	5.00%	3.75%	4.46%
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	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$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	4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.75%		4.75%	4.75%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.70%		4.70%	4.70%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.05%		5.05%	5.05%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.85%		3.85%	3.85%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	3.95%		3.95%	3.95%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.75%	1.00%	3.75%	3.95%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	4.85%	1.00%	3.85%	4.05%
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	4.50%		4.50%	4.50%
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	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.30%	1.00%	4.30%	4.40%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.40%	1.00%	4.40%	4.50%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.65%		4.65%	4.65%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
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%
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	4.10%	0.75%	3.35%	3.54%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	0.75%	3.90%	4.05%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.20%	0.75%	4.45%	4.56%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.45%	0.75%	4.70%	4.77%
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	4.65%	1.00%	3.65%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.60%	1.00%	4.60%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%

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	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.30%	1.00%	4.30%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.80%	1.00%	3.80%	4.13%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
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	4.80%		4.80%	4.80%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.10%	0.75%	4.35%	4.46%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.10%		4.10%	4.10%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.05%		4.05%	4.05%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
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	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
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	4.70%	2.00%	3.70%	3.90%
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	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%

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	
			Midland National Life	A+	Direct Guarantee 3	90	90	90		90	\$10,000	\$10,000	
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%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
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%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	3.95%		3.95%	3.95%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.85%		3.85%	3.85%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.65%		4.65%	4.65%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
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%
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 NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	4.85%	1.00%	3.85%	4.05%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	0.75%	3.90%	4.05%
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%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.75%	1.00%	3.75%	3.95%
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	4.70%	2.00%	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%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.65%	1.00%	3.65%	3.85%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.60%	1.00%	4.60%	4.77%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.50%		4.50%	4.50%
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	4.10%		4.10%	4.10%
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%
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 (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.75%		4.75%	4.75%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.20%	0.75%	4.45%	4.56%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.10%	0.75%	4.35%	4.46%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.45%		4.45%	4.45%

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	
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%
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 National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
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%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	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	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%
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	10.00%	6.00%	4.00%	4.73%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
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%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
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%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.05%		5.05%	5.05%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
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%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	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%
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%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.45%	0.75%	4.70%	4.77%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.75%		4.75%	4.75%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.40%	1.00%	4.40%	4.50%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.30%	1.00%	4.30%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.30%	1.00%	4.30%	4.40%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
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%

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= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.53	1	Allianz Life Ins Co of N.A.	6.38
2	American General (AIG)	6.39	2	American General (AIG)	6.20
3	American National Ins Co	6.25	3	American National Ins Co	6.11
4	Aviva Life	6.33	4	Aviva Life	6.18
5	Aviva Life Insurance NY	6.33	5	Aviva Life Insurance NY	6.18
6	OM Financial LIC NY (F&G NY)	6.27	6	OM Financial LIC NY (F&G NY)	6.14
7	OM Financial LIC (F&G)	6.27	7	OM Financial LIC (F&G)	6.14
8	GenWorth Financial (GE)	6.35	8	GenWorth Financial (GE)	6.21
9	GenWorth New York (GENY)	6.35	9	GenWorth New York (GENY)	6.21
10	ING USA Life & Annuity Ins Co	6.06	10	ING USA Life & Annuity Ins Co	5.91
11	Integrity Life Insurance	6.19	11	Integrity Life Insurance	6.06
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.34	14	MetLife Investors	6.18
15	National Integrity Life	6.06	15	National Integrity Life	6.06
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.06	17	United of Omaha	6.01
18	United States Life	6.39	18	United States Life	6.20

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.17	1	Allianz Life Ins Co of N.A.	6.10
2	American General (AIG)	6.00	2	American General (AIG)	5.87
3	American National Ins Co	5.89	3	American National Ins Co	5.82
4	Aviva Life	5.97	4	Aviva Life	5.89
5	Aviva Life Insurance NY	5.97	5	Aviva Life Insurance NY	5.89
6	OM Financial LIC NY (F&G NY)	6.01	6	OM Financial LIC NY (F&G NY)	5.93
7	OM Financial LIC (F&G)	6.01	7	OM Financial LIC (F&G)	5.93
8	GenWorth Financial (GE)	6.03	8	GenWorth Financial (GE)	5.94
9	GenWorth New York (GENY)	6.03	9	GenWorth New York (GENY)	5.94
10	ING USA Life & Annuity Ins Co	5.64	10	ING USA Life & Annuity Ins Co	5.56
11	Integrity Life Insurance	5.86	11	Integrity Life Insurance	5.78
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	5.93	14	MetLife Investors	5.85
15	National Integrity Life	5.86	15	National Integrity Life	5.78
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.68	17	United of Omaha	5.68
18	United States Life	6.00	18	United States Life	5.87

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= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.53	1	Allianz Life Ins Co of N.A.	6.38
2	Lincoln Benefit Life Company	6.47	2	Lincoln Benefit Life Company	6.31
3	American General (AIG)	6.39	3	GenWorth Financial (GE)	6.21
4	United States Life	6.39	4	GenWorth New York (GENY)	6.21
5	GenWorth Financial (GE)	6.35	5	American General (AIG)	6.20
6	GenWorth New York (GENY)	6.35	6	United States Life	6.20
7	MetLife Investors	6.34	7	Aviva Life	6.18
8	Aviva Life	6.33	8	Aviva Life Insurance NY	6.18
9	Aviva Life Insurance NY	6.33	9	MetLife Investors	6.18
10	OM Financial LIC NY (F&G NY)	6.27	10	OM Financial LIC NY (F&G NY)	6.14
11	OM Financial LIC (F&G)	6.27	11	OM Financial LIC (F&G)	6.14
12	American National Ins Co	6.25	12	American National Ins Co	6.11
13	Integrity Life Insurance	6.19	13	Integrity Life Insurance	6.06
14	Kansas City Life Ins Co	6.14	14	National Integrity Life	6.06
15	Presidential Life Ins Co	6.09	15	Kansas City Life Ins Co	6.01
16	ING USA Life & Annuity Ins Co	6.06	16	United of Omaha	6.01
17	National Integrity Life	6.06	17	Presidential Life Ins Co	5.94
18	United of Omaha	6.06	18	ING USA Life & Annuity Ins Co	5.91

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.17	1	Allianz Life Ins Co of N.A.	6.10
2	Lincoln Benefit Life Company	6.09	2	Lincoln Benefit Life Company	5.99
3	GenWorth Financial (GE)	6.03	3	GenWorth Financial (GE)	5.94
4	GenWorth New York (GENY)	6.03	4	GenWorth New York (GENY)	5.94
5	OM Financial LIC NY (F&G NY)	6.01	5	OM Financial LIC NY (F&G NY)	5.93
6	OM Financial LIC (F&G)	6.01	6	OM Financial LIC (F&G)	5.93
7	American General (AIG)	6.00	7	Aviva Life	5.89
8	United States Life	6.00	8	Aviva Life Insurance NY	5.89
9	Aviva Life	5.97	9	American General (AIG)	5.87
10	Aviva Life Insurance NY	5.97	10	United States Life	5.87
11	MetLife Investors	5.93	11	MetLife Investors	5.85
12	American National Ins Co	5.89	12	American National Ins Co	5.82
13	Integrity Life Insurance	5.86	13	Integrity Life Insurance	5.78
14	National Integrity Life	5.86	14	National Integrity Life	5.78
15	Kansas City Life Ins Co	5.74	15	United of Omaha	5.68
16	United of Omaha	5.68	16	Kansas City Life Ins Co	5.67
17	Presidential Life Ins Co	5.66	17	Presidential Life Ins Co	5.58
18	ING USA Life & Annuity Ins Co	5.64	18	ING USA Life & Annuity Ins Co	5.56

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= 6.88 Male Factor	Rank	Company/Program	Average= 6.62 Male Factor
1	Allianz Life Ins Co of N.A.	7.14	1	Allianz Life Ins Co of N.A.	6.84
2	American General (AIG)	7.04	2	American General (AIG)	6.75
3	American National Ins Co	6.88	3	American National Ins Co	6.62
4	Aviva Life	6.96	4	Aviva Life	6.67
5	Aviva Life Insurance NY	6.96	5	Aviva Life Insurance NY	6.67
6	OM Financial LIC NY (F&G NY)	6.86	6	OM Financial LIC NY (F&G NY)	6.60
7	OM Financial LIC (F&G)	6.86	7	OM Financial LIC (F&G)	6.60
8	GenWorth Financial (GE)	7.00	8	GenWorth Financial (GE)	6.74
9	GenWorth New York (GENY)	7.00	9	GenWorth New York (GENY)	6.74
10	ING USA Life & Annuity Ins Co	6.78	10	ING USA Life & Annuity Ins Co	6.49
11	Integrity Life Insurance	6.82	11	Integrity Life Insurance	6.56
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.02	14	MetLife Investors	6.72
15	National Integrity Life	6.82	15	National Integrity Life	6.56
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.72	17	United of Omaha	6.55
18	United States Life	7.04	18	United States Life	6.75

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.41 Female Factor	Rank	Company/Program	Average= 6.26 Female Factor
1	Allianz Life Ins Co of N.A.	6.65	1	Allianz Life Ins Co of N.A.	6.49
2	American General (AIG)	6.54	2	American General (AIG)	6.35
3	American National Ins Co	6.40	3	American National Ins Co	6.26
4	Aviva Life	6.48	4	Aviva Life	6.32
5	Aviva Life Insurance NY	6.48	5	Aviva Life Insurance NY	6.32
6	OM Financial LIC NY (F&G NY)	6.51	6	OM Financial LIC NY (F&G NY)	6.36
7	OM Financial LIC (F&G)	6.51	7	OM Financial LIC (F&G)	6.36
8	GenWorth Financial (GE)	6.55	8	GenWorth Financial (GE)	6.39
9	GenWorth New York (GENY)	6.55	9	GenWorth New York (GENY)	6.39
10	ING USA Life & Annuity Ins Co	6.23	10	ING USA Life & Annuity Ins Co	6.08
11	Integrity Life Insurance	6.39	11	Integrity Life Insurance	6.25
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.47	14	MetLife Investors	6.31
15	National Integrity Life	6.39	15	National Integrity Life	6.25
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.21	17	United of Omaha	6.15
18	United States Life	6.54	18	United States Life	6.35

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		
		Average= 6.88			Average= 6.62
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.14	1	Allianz Life Ins Co of N.A.	6.84
2	Lincoln Benefit Life Company	7.13	2	Lincoln Benefit Life Company	6.79
3	American General (AIG)	7.04	3	American General (AIG)	6.75
4	United States Life	7.04	4	United States Life	6.75
5	MetLife Investors	7.02	5	GenWorth Financial (GE)	6.74
6	GenWorth Financial (GE)	7.00	6	GenWorth New York (GENY)	6.74
7	GenWorth New York (GENY)	7.00	7	MetLife Investors	6.72
8	Aviva Life	6.96	8	Aviva Life	6.67
9	Aviva Life Insurance NY	6.96	9	Aviva Life Insurance NY	6.67
10	American National Ins Co	6.88	10	American National Ins Co	6.62
11	OM Financial LIC NY (F&G NY)	6.86	11	OM Financial LIC NY (F&G NY)	6.60
12	OM Financial LIC (F&G)	6.86	12	OM Financial LIC (F&G)	6.60
13	Integrity Life Insurance	6.82	13	Integrity Life Insurance	6.56
14	National Integrity Life	6.82	14	National Integrity Life	6.56
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Presidential Life Ins Co	6.81	16	United of Omaha	6.55
17	ING USA Life & Annuity Ins Co	6.78	17	Presidential Life Ins Co	6.51
18	United of Omaha	6.72	18	ING USA Life & Annuity Ins Co	6.49

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.65	1	Allianz Life Ins Co of N.A.	6.49
2	Lincoln Benefit Life Company	6.61	2	Lincoln Benefit Life Company	6.41
3	GenWorth Financial (GE)	6.55	3	GenWorth Financial (GE)	6.39
4	GenWorth New York (GENY)	6.55	4	GenWorth New York (GENY)	6.39
5	American General (AIG)	6.54	5	OM Financial LIC NY (F&G NY)	6.36
6	United States Life	6.54	6	OM Financial LIC (F&G)	6.36
7	OM Financial LIC NY (F&G NY)	6.51	7	American General (AIG)	6.35
8	OM Financial LIC (F&G)	6.51	8	United States Life	6.35
9	Aviva Life	6.48	9	Aviva Life	6.32
10	Aviva Life Insurance NY	6.48	10	Aviva Life Insurance NY	6.32
11	MetLife Investors	6.47	11	MetLife Investors	6.31
12	American National Ins Co	6.40	12	American National Ins Co	6.26
13	Integrity Life Insurance	6.39	13	Integrity Life Insurance	6.25
14	National Integrity Life	6.39	14	National Integrity Life	6.25
15	Kansas City Life Ins Co	6.27	15	United of Omaha	6.15
16	Presidential Life Ins Co	6.24	16	Kansas City Life Ins Co	6.14
17	ING USA Life & Annuity Ins Co	6.23	17	ING USA Life & Annuity Ins Co	6.08
18	United of Omaha	6.21	18	Presidential Life Ins Co	6.08

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= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.04	1	Allianz Life Ins Co of N.A.	7.42
2	American General (AIG)	7.72	2	American General (AIG)	7.29
3	American National Ins Co	7.58	3	American National Ins Co	7.06
4	Aviva Life	7.84	4	Aviva Life	7.27
5	Aviva Life Insurance NY	7.84	5	Aviva Life Insurance NY	7.27
6	GenWorth Financial (GE)	7.94	6	GenWorth Financial (GE)	7.41
7	GenWorth New York (GENY)	7.94	7	GenWorth New York (GENY)	7.41
8	ING USA Life & Annuity Ins Co	7.80	8	ING USA Life & Annuity Ins Co	7.18
9	Integrity Life Insurance	7.69	9	Integrity Life Insurance	7.16
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.95	11	Lincoln Benefit Life Company	7.36
12	MetLife Investors	7.99	12	MetLife Investors	7.37
13	National Integrity Life	7.69	13	National Integrity Life	7.16
14	OM Financial LIC (F&G)	7.74	14	OM Financial LIC (F&G)	7.22
15	OM Financial LIC NY (F&G NY)	7.74	15	OM Financial LIC NY (F&G NY)	7.22
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.57	17	United of Omaha	7.15
18	United States Life	7.72	18	United States Life	7.29

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.04
2	American General (AIG)	7.11	2	American General (AIG)	6.85
3	American National Ins Co	6.94	3	American National Ins Co	6.66
4	Aviva Life	7.20	4	Aviva Life	6.89
5	Aviva Life Insurance NY	7.20	5	Aviva Life Insurance NY	6.89
6	GenWorth Financial (GE)	7.30	6	GenWorth Financial (GE)	6.99
7	GenWorth New York (GENY)	7.30	7	GenWorth New York (GENY)	6.99
8	ING USA Life & Annuity Ins Co	7.07	8	ING USA Life & Annuity Ins Co	6.74
9	Integrity Life Insurance	7.12	9	Integrity Life Insurance	6.82
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.28	11	Lincoln Benefit Life Company	6.93
12	MetLife Investors	7.25	12	MetLife Investors	6.93
13	National Integrity Life	7.12	13	National Integrity Life	6.82
14	OM Financial LIC (F&G)	7.22	14	OM Financial LIC (F&G)	6.91
15	OM Financial LIC NY (F&G NY)	7.22	15	OM Financial LIC NY (F&G NY)	6.91
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	6.91	17	United of Omaha	6.73
18	United States Life	7.11	18	United States Life	6.85

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= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.04	1	Allianz Life Ins Co of N.A.	7.42
2	MetLife Investors	7.99	2	GenWorth Financial (GE)	7.41
3	Lincoln Benefit Life Company	7.95	3	GenWorth New York (GENY)	7.41
4	GenWorth Financial (GE)	7.94	4	MetLife Investors	7.37
5	GenWorth New York (GENY)	7.94	5	Lincoln Benefit Life Company	7.36
6	Aviva Life	7.84	6	American General (AIG)	7.29
7	Aviva Life Insurance NY	7.84	7	United States Life	7.29
8	Presidential Life Ins Co	7.83	8	Aviva Life	7.27
9	ING USA Life & Annuity Ins Co	7.80	9	Aviva Life Insurance NY	7.27
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	OM Financial LIC (F&G)	7.74	11	OM Financial LIC (F&G)	7.22
12	OM Financial LIC NY (F&G NY)	7.74	12	OM Financial LIC NY (F&G NY)	7.22
13	American General (AIG)	7.72	13	Presidential Life Ins Co	7.22
14	United States Life	7.72	14	ING USA Life & Annuity Ins Co	7.18
15	Integrity Life Insurance	7.69	15	Integrity Life Insurance	7.16
16	National Integrity Life	7.69	16	National Integrity Life	7.16
17	American National Ins Co	7.58	17	United of Omaha	7.15
18	United of Omaha	7.57	18	American National Ins Co	7.06

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.04
2	GenWorth Financial (GE)	7.30	2	GenWorth Financial (GE)	6.99
3	GenWorth New York (GENY)	7.30	3	GenWorth New York (GENY)	6.99
4	Lincoln Benefit Life Company	7.28	4	Lincoln Benefit Life Company	6.93
5	MetLife Investors	7.25	5	MetLife Investors	6.93
6	OM Financial LIC (F&G)	7.22	6	OM Financial LIC (F&G)	6.91
7	OM Financial LIC NY (F&G NY)	7.22	7	OM Financial LIC NY (F&G NY)	6.91
8	Aviva Life	7.20	8	Aviva Life	6.89
9	Aviva Life Insurance NY	7.20	9	Aviva Life Insurance NY	6.89
10	Integrity Life Insurance	7.12	10	American General (AIG)	6.85
11	National Integrity Life	7.12	11	United States Life	6.85
12	American General (AIG)	7.11	12	Integrity Life Insurance	6.82
13	United States Life	7.11	13	National Integrity Life	6.82
14	ING USA Life & Annuity Ins Co	7.07	14	Kansas City Life Ins Co	6.77
15	Presidential Life Ins Co	7.05	15	ING USA Life & Annuity Ins Co	6.74
16	Kansas City Life Ins Co	7.04	16	Presidential Life Ins Co	6.73
17	American National Ins Co	6.94	17	United of Omaha	6.73
18	United of Omaha	6.91	18	American National Ins Co	6.66

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.	9.28	1	Allianz Life Ins Co of N.A.	8.01
2	American General (AIG)	8.88	2	American General (AIG)	8.07
3	American National Ins Co	8.85	3	American National Ins Co	7.81
4	Aviva Life	9.07	4	Aviva Life	7.94
5	Aviva Life Insurance NY	9.07	5	Aviva Life Insurance NY	7.94
6	GenWorth Financial (GE)	9.33	6	GenWorth Financial (GE)	8.18
7	GenWorth New York (GENY)	9.33	7	GenWorth New York (GENY)	8.18
8	ING USA Life & Annuity Ins Co	9.20	8	ING USA Life & Annuity Ins Co	7.94
9	Integrity Life Insurance	8.81	9	Integrity Life Insurance	7.82
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.05	11	Lincoln Benefit Life Company	8.05
12	MetLife Investors	9.35	12	MetLife Investors	8.10
13	National Integrity Life	8.81	13	National Integrity Life	7.82
14	OM Financial LIC (F&G)	8.98	14	OM Financial LIC (F&G)	7.90
15	OM Financial LIC NY (F&G NY)	8.98	15	OM Financial LIC NY (F&G NY)	7.90
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.69	17	United of Omaha	7.75
18	United States Life	8.88	18	United States Life	8.07

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.	8.48	1	Allianz Life Ins Co of N.A.	7.72
2	American General (AIG)	8.21	2	American General (AIG)	7.67
3	American National Ins Co	8.06	3	American National Ins Co	7.44
4	Aviva Life	8.28	4	Aviva Life	7.60
5	Aviva Life Insurance NY	8.28	5	Aviva Life Insurance NY	7.60
6	GenWorth Financial (GE)	8.45	6	GenWorth Financial (GE)	7.76
7	GenWorth New York (GENY)	8.45	7	GenWorth New York (GENY)	7.76
8	ING USA Life & Annuity Ins Co	8.31	8	ING USA Life & Annuity Ins Co	7.55
9	Integrity Life Insurance	8.14	9	Integrity Life Insurance	7.54
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.19	11	Lincoln Benefit Life Company	7.59
12	MetLife Investors	8.44	12	MetLife Investors	7.71
13	National Integrity Life	8.14	13	National Integrity Life	7.54
14	OM Financial LIC (F&G)	8.30	14	OM Financial LIC (F&G)	7.61
15	OM Financial LIC NY (F&G NY)	8.30	15	OM Financial LIC NY (F&G NY)	7.61
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	7.91	17	United of Omaha	7.40
18	United States Life	8.21	18	United States Life	7.67

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 8.99	Rank	Company/Program	Average= Male Factor 7.92
1	Aviva Life Insurance NY	9.07	1	GenWorth Financial (GE)	8.18
2	MetLife Investors	9.35	2	GenWorth New York (GENY)	8.18
3	GenWorth Financial (GE)	9.33	3	MetLife Investors	8.10
4	GenWorth New York (GENY)	9.33	4	American General (AIG)	8.07
5	Presidential Life Ins Co	9.31	5	United States Life	8.07
6	Allianz Life Ins Co of N.A.	9.28	6	Lincoln Benefit Life Company	8.05
7	ING USA Life & Annuity Ins Co	9.20	7	Presidential Life Ins Co	8.03
8	Aviva Life	9.07	8	Allianz Life Ins Co of N.A.	8.01
9	Kansas City Life Ins Co	9.06	9	Kansas City Life Ins Co	7.99
10	Lincoln Benefit Life Company	9.05	10	Aviva Life	7.94
11	OM Financial LIC (F&G)	8.98	11	Aviva Life Insurance NY	7.94
12	OM Financial LIC NY (F&G NY)	8.98	12	ING USA Life & Annuity Ins Co	7.94
13	American General (AIG)	8.88	13	OM Financial LIC (F&G)	7.90
14	United States Life	8.88	14	OM Financial LIC NY (F&G NY)	7.90
15	American National Ins Co	8.85	15	Integrity Life Insurance	7.82
16	Integrity Life Insurance	8.81	16	National Integrity Life	7.82
17	National Integrity Life	8.81	17	American National Ins Co	7.81
18	United of Omaha	8.69	18	United of Omaha	7.75

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 8.21	Rank	Company/Program	Average= Female Factor 7.56
1	Allianz Life Ins Co of N.A.	8.48	1	GenWorth Financial (GE)	7.76
2	GenWorth Financial (GE)	8.45	2	GenWorth New York (GENY)	7.76
3	GenWorth New York (GENY)	8.45	3	Allianz Life Ins Co of N.A.	7.72
4	MetLife Investors	8.44	4	MetLife Investors	7.71
5	ING USA Life & Annuity Ins Co	8.31	5	American General (AIG)	7.67
6	OM Financial LIC (F&G)	8.30	6	United States Life	7.67
7	OM Financial LIC NY (F&G NY)	8.30	7	OM Financial LIC (F&G)	7.61
8	Aviva Life	8.28	8	OM Financial LIC NY (F&G NY)	7.61
9	Aviva Life Insurance NY	8.28	9	Aviva Life	7.60
10	Presidential Life Ins Co	8.27	10	Aviva Life Insurance NY	7.60
11	American General (AIG)	8.21	11	Lincoln Benefit Life Company	7.59
12	United States Life	8.21	12	Kansas City Life Ins Co	7.57
13	Kansas City Life Ins Co	8.19	13	ING USA Life & Annuity Ins Co	7.55
14	Lincoln Benefit Life Company	8.19	14	Integrity Life Insurance	7.54
15	Integrity Life Insurance	8.14	15	National Integrity Life	7.54
16	National Integrity Life	8.14	16	Presidential Life Ins Co	7.54
17	American National Ins Co	8.06	17	American National Ins Co	7.44
18	United of Omaha	7.91	18	United of Omaha	7.40

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”).