

# 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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Phone 866-866-1999

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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	3.50%	3.21%
4-Year annuity	4.85%	3.99%
5-Year annuity	5.00%	4.06%
6-Year annuity	5.00%	4.14%
7-Year annuity	5.00%	4.24%
8-Year annuity	5.49%	4.71%
9-Year annuity	5.00%	4.25%
10-Year annuity	6.00%	4.88%

### 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	\$6.48	\$6.03	Male Age 70	\$7.77	\$7.28
Female Age 60	\$6.12	\$5.71	Female Age 70	\$7.30	\$6.85
Male Age 65	\$7.07	\$6.60	Male Age 75	\$8.55	\$8.04
Female Age 65	\$6.63	\$6.23	Female Age 75	\$8.14	\$7.65

**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	\$25,000	\$25,000	5	4.90%		4.90%	<b>4.90%</b>
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.75%		3.75%	<b>3.75%</b>
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.85%		3.85%	<b>3.85%</b>
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	3.95%		3.95%	<b>3.95%</b>
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.05%		4.05%	<b>4.05%</b>
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	<b>5.30%</b>
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.80%		4.80%	<b>4.80%</b>
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.60%		3.60%	<b>3.60%</b>
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.70%		3.70%	<b>3.70%</b>
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.55%	5.00%	3.55%	<b>4.26%</b>
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	3.80%		3.80%	<b>3.80%</b>
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	3.90%		3.90%	<b>3.90%</b>
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.20%		5.20%	<b>5.20%</b>
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	3.10%		3.10%	<b>3.10%</b>
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	3.20%		3.20%	<b>3.20%</b>
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.40%		3.40%	<b>3.40%</b>
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	3.50%		3.50%	<b>3.50%</b>
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	<b>4.25%</b>
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.15%	1.00%	4.15%	<b>4.35%</b>
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.90%		4.90%	<b>4.90%</b>
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.00%		5.00%	<b>5.00%</b>
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.50%	1.00%	4.50%	<b>4.64%</b>
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.60%	1.00%	4.60%	<b>4.74%</b>
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.95%		4.95%	<b>4.95%</b>
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.05%		5.05%	<b>5.05%</b>
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.35%	2.00%	4.35%	<b>4.57%</b>
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.45%	2.00%	4.45%	<b>4.67%</b>
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	<b>4.90%</b>
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	<b>5.00%</b>
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.50%		3.50%	<b>3.50%</b>
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.75%		4.75%	<b>4.75%</b>
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	6.50%	2.00%	4.50%	<b>4.83%</b>
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	4.00%	5.00%	<b>5.49%</b>
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	6.00%		6.00%	<b>6.00%</b>
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	2.50%		2.50%	<b>2.50%</b>
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	3.50%	1.00%	2.50%	<b>2.70%</b>
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	3.40%		3.40%	<b>3.40%</b>
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	4.40%	1.00%	3.40%	<b>3.54%</b>
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	4.30%		4.30%	<b>4.30%</b>
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	5.30%	1.00%	4.30%	<b>4.40%</b>
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.80%	0.75%	4.05%	<b>4.20%</b>
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.15%	0.75%	4.40%	<b>4.51%</b>
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.30%	0.75%	4.55%	<b>4.62%</b>

# 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 6	90	90	90	90	\$5,000	\$2,000	6	4.20%	1.50%	2.70%	<b>2.95%</b>
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.20%	1.50%	2.70%	<b>3.11%</b>
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.05%	1.50%	3.55%	<b>3.72%</b>
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.05%	2.50%	3.55%	<b>3.82%</b>
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	3.00%		3.00%	<b>3.00%</b>
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	3.25%		3.25%	<b>3.25%</b>
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	3.85%		3.85%	<b>3.85%</b>
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	4.10%		4.10%	<b>4.10%</b>
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	4.35%		4.35%	<b>4.35%</b>
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	4.60%		4.60%	<b>4.60%</b>
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	4.35%		4.35%	<b>4.35%</b>
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	4.60%		4.60%	<b>4.60%</b>
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	<b>4.85%</b>
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.00%		5.00%	<b>5.00%</b>
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	<b>5.00%</b>
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	<b>5.00%</b>
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	<b>5.00%</b>
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	<b>5.00%</b>
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	<b>5.00%</b>
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.75%	0.75%	4.00%	<b>4.19%</b>
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.95%	0.75%	4.20%	<b>4.35%</b>
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.30%	0.75%	4.55%	<b>4.66%</b>
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	3.75%		3.75%	<b>3.75%</b>
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	3.60%		3.60%	<b>3.60%</b>
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.40%	1.00%	3.40%	<b>3.60%</b>
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.00%		4.00%	<b>4.00%</b>
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.50%	1.00%	3.50%	<b>3.64%</b>
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.10%	1.00%	4.10%	<b>4.30%</b>
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	<b>4.74%</b>

# 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	
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.50%		3.50%	3.50%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	3.25%		3.25%	3.25%
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	3.20%		3.20%	3.20%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	3.10%		3.10%	3.10%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	3.00%		3.00%	3.00%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.75%	0.75%	4.00%	4.19%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	3.50%		3.50%	3.50%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.40%		3.40%	3.40%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.75%		4.75%	4.75%
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	4.95%	0.75%	4.20%	4.35%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.10%	1.00%	4.10%	4.30%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	4.25%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.80%	0.75%	4.05%	4.20%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	4.10%		4.10%	4.10%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	3.85%		3.85%	3.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	3.75%		3.75%	3.75%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	3.60%		3.60%	3.60%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.40%	1.00%	3.40%	3.60%
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	3.50%	1.00%	2.50%	2.70%
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	2.50%		2.50%	2.50%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.90%		4.90%	4.90%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	6.50%	2.00%	4.50%	4.83%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.75%		3.75%	3.75%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.60%		3.60%	3.60%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.20%	1.50%	2.70%	3.11%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.20%	1.50%	2.70%	2.95%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	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	5.60%	1.00%	4.60%	4.74%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.30%	0.75%	4.55%	4.66%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.50%	1.00%	4.50%	4.64%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	4.60%		4.60%	4.60%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.15%	0.75%	4.40%	4.51%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.55%	5.00%	3.55%	4.26%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.00%		4.00%	4.00%

# 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	
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.85%		3.85%	<b>3.85%</b>
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.70%		3.70%	<b>3.70%</b>
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.50%	1.00%	3.50%	<b>3.64%</b>
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	4.40%	1.00%	3.40%	<b>3.54%</b>
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	3.40%		3.40%	<b>3.40%</b>
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	4.00%	5.00%	<b>5.49%</b>
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.05%		5.05%	<b>5.05%</b>
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	<b>5.00%</b>
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.95%		4.95%	<b>4.95%</b>
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	3.95%		3.95%	<b>3.95%</b>
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	3.80%		3.80%	<b>3.80%</b>
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	<b>5.00%</b>
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.45%	2.00%	4.45%	<b>4.67%</b>
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.35%	2.00%	4.35%	<b>4.57%</b>
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.05%		4.05%	<b>4.05%</b>
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	3.90%		3.90%	<b>3.90%</b>
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.05%	2.50%	3.55%	<b>3.82%</b>
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.05%	1.50%	3.55%	<b>3.72%</b>
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	6.00%		6.00%	<b>6.00%</b>
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	<b>5.30%</b>
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.20%		5.20%	<b>5.20%</b>
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	<b>5.00%</b>
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	<b>5.00%</b>
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	<b>4.90%</b>
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.30%	0.75%	4.55%	<b>4.62%</b>
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	4.60%		4.60%	<b>4.60%</b>
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	5.30%	1.00%	4.30%	<b>4.40%</b>
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	4.35%		4.35%	<b>4.35%</b>
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	4.30%		4.30%	<b>4.30%</b>

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

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.16 Male Factor			Average= 6.03 Male Factor
	Company/Program			Company/Program	
1	Allianz Life Ins Co of N.A.	6.20	1	Allianz Life Ins Co of N.A.	6.06
2	American National Ins Co	6.38	2	American National Ins Co	6.24
3	Aviva Life	6.00	3	Aviva Life	5.87
4	Aviva Life Insurance NY	6.00	4	Aviva Life Insurance NY	5.87
5	Genworth Financial	5.96	5	Genworth Financial	5.85
6	Genworth New York	5.96	6	Genworth New York	5.85
7	Integrity Life Insurance	6.21	7	Integrity Life Insurance	6.08
8	Kansas City Life Ins Co	6.14	8	Kansas City Life Ins Co	6.01
9	Lincoln Benefit Life Company	6.15	9	Lincoln Benefit Life Company	6.00
10	MetLife Investors	6.64	10	MetLife Investors	6.48
11	National Integrity Life	6.21	11	National Integrity Life	6.08
12	Presidential Life Ins Co	6.09	12	Presidential Life Ins Co	5.94
13	United of Omaha	6.19	13	United of Omaha	6.11

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.78 Female Factor			Average= 5.71 Female Factor
	Company/Program			Company/Program	
1	Allianz Life Ins Co of N.A.	5.81	1	Allianz Life Ins Co of N.A.	5.75
2	American National Ins Co	6.01	2	American National Ins Co	5.93
3	Aviva Life	5.63	3	Aviva Life	5.55
4	Aviva Life Insurance NY	5.63	4	Aviva Life Insurance NY	5.55
5	Genworth Financial	5.58	5	Genworth Financial	5.51
6	Genworth New York	5.58	6	Genworth New York	5.51
7	Integrity Life Insurance	5.88	7	Integrity Life Insurance	5.80
8	Kansas City Life Ins Co	5.74	8	Kansas City Life Ins Co	5.67
9	Lincoln Benefit Life Company	5.74	9	Lincoln Benefit Life Company	5.65
10	MetLife Investors	6.21	10	MetLife Investors	6.12
11	National Integrity Life	5.88	11	National Integrity Life	5.80
12	Presidential Life Ins Co	5.66	12	Presidential Life Ins Co	5.58
13	United of Omaha	5.83	13	United of Omaha	5.79

## 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		
		Average= 6.16			Average= 6.03
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	6.64	1	MetLife Investors	6.48
2	American National Ins Co	6.38	2	American National Ins Co	6.24
3	Integrity Life Insurance	6.21	3	United of Omaha	6.11
4	National Integrity Life	6.21	4	Integrity Life Insurance	6.08
5	Allianz Life Ins Co of N.A.	6.20	5	National Integrity Life	6.08
6	United of Omaha	6.19	6	Allianz Life Ins Co of N.A.	6.06
7	Lincoln Benefit Life Company	6.15	7	Kansas City Life Ins Co	6.01
8	Kansas City Life Ins Co	6.14	8	Lincoln Benefit Life Company	6.00
9	Presidential Life Ins Co	6.09	9	Presidential Life Ins Co	5.94
10	Aviva Life	6.00	10	Aviva Life	5.87
11	Aviva Life Insurance NY	6.00	11	Aviva Life Insurance NY	5.87
12	Genworth Financial	5.96	12	Genworth Financial	5.85
13	Genworth New York	5.96	13	Genworth New York	5.85

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.78			Average= 5.71
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	6.21	1	MetLife Investors	6.12
2	American National Ins Co	6.01	2	American National Ins Co	5.93
3	Integrity Life Insurance	5.88	3	Integrity Life Insurance	5.80
4	National Integrity Life	5.88	4	National Integrity Life	5.80
5	United of Omaha	5.83	5	United of Omaha	5.79
6	Allianz Life Ins Co of N.A.	5.81	6	Allianz Life Ins Co of N.A.	5.75
7	Kansas City Life Ins Co	5.74	7	Kansas City Life Ins Co	5.67
8	Lincoln Benefit Life Company	5.74	8	Lincoln Benefit Life Company	5.65
9	Presidential Life Ins Co	5.66	9	Presidential Life Ins Co	5.58
10	Aviva Life	5.63	10	Aviva Life	5.55
11	Aviva Life Insurance NY	5.63	11	Aviva Life Insurance NY	5.55
12	Genworth Financial	5.58	12	Genworth Financial	5.51
13	Genworth New York	5.58	13	Genworth New York	5.51

# 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		
		Average= 6.87			Average= 6.60
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.85	1	Allianz Life Ins Co of N.A.	6.56
2	American National Ins Co	7.05	2	American National Ins Co	6.77
3	Aviva Life	6.65	3	Aviva Life	6.39
4	Aviva Life Insurance NY	6.65	4	Aviva Life Insurance NY	6.39
5	Genworth Financial	6.75	5	Genworth Financial	6.51
6	Genworth New York	6.75	6	Genworth New York	6.51
7	Integrity Life Insurance	6.85	7	Integrity Life Insurance	6.59
8	Kansas City Life Ins Co	6.81	8	Kansas City Life Ins Co	6.55
9	Lincoln Benefit Life Company	7.01	9	Lincoln Benefit Life Company	6.66
10	MetLife Investors	7.38	10	MetLife Investors	7.07
11	National Integrity Life	6.85	11	National Integrity Life	6.59
12	Presidential Life Ins Co	6.81	12	Presidential Life Ins Co	6.51
13	United of Omaha	6.84	13	United of Omaha	6.73

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.36			Average= 6.23
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.33	1	Allianz Life Ins Co of N.A.	6.19
2	American National Ins Co	6.54	2	American National Ins Co	6.40
3	Aviva Life	6.16	3	Aviva Life	6.02
4	Aviva Life Insurance NY	6.16	4	Aviva Life Insurance NY	6.02
5	Genworth Financial	6.23	5	Genworth Financial	6.09
6	Genworth New York	6.23	6	Genworth New York	6.09
7	Integrity Life Insurance	6.41	7	Integrity Life Insurance	6.27
8	Kansas City Life Ins Co	6.27	8	Kansas City Life Ins Co	6.14
9	Lincoln Benefit Life Company	6.44	9	Lincoln Benefit Life Company	6.24
10	MetLife Investors	6.79	10	MetLife Investors	6.63
11	National Integrity Life	6.41	11	National Integrity Life	6.40
12	Presidential Life Ins Co	6.24	12	Presidential Life Ins Co	6.08
13	United of Omaha	6.43	13	United of Omaha	6.37

## 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= 6.87			Average= 6.60
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	7.38	1	MetLife Investors	7.07
2	American National Ins Co	7.05	2	American National Ins Co	6.77
3	Lincoln Benefit Life Company	7.01	3	United of Omaha	6.73
4	Allianz Life Ins Co of N.A.	6.85	4	Lincoln Benefit Life Company	6.66
5	Integrity Life Insurance	6.85	5	Integrity Life Insurance	6.59
6	National Integrity Life	6.85	6	National Integrity Life	6.59
7	United of Omaha	6.84	7	Allianz Life Ins Co of N.A.	6.56
8	Kansas City Life Ins Co	6.81	8	Kansas City Life Ins Co	6.55
9	Presidential Life Ins Co	6.81	9	Genworth Financial	6.51
10	Genworth Financial	6.75	10	Genworth New York	6.51
11	Genworth New York	6.75	11	Presidential Life Ins Co	6.51
12	Aviva Life	6.65	12	Aviva Life	6.39
13	Aviva Life Insurance NY	6.65	13	Aviva Life Insurance NY	6.39

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.36			Average= 6.23
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	6.79	1	MetLife Investors	6.63
2	American National Ins Co	6.54	2	American National Ins Co	6.40
3	Lincoln Benefit Life Company	6.44	3	National Integrity Life	6.40
4	United of Omaha	6.43	4	United of Omaha	6.37
5	Integrity Life Insurance	6.41	5	Integrity Life Insurance	6.27
6	National Integrity Life	6.41	6	Lincoln Benefit Life Company	6.24
7	Allianz Life Ins Co of N.A.	6.33	7	Allianz Life Ins Co of N.A.	6.19
8	Kansas City Life Ins Co	6.27	8	Kansas City Life Ins Co	6.14
9	Presidential Life Ins Co	6.24	9	Genworth Financial	6.09
10	Genworth Financial	6.23	10	Genworth New York	6.09
11	Genworth New York	6.23	11	Presidential Life Ins Co	6.08
12	Aviva Life	6.16	12	Aviva Life	6.02
13	Aviva Life Insurance NY	6.16	13	Aviva Life Insurance NY	6.02

# 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		
		Average= 7.81			Average= 7.28
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.79	1	Allianz Life Ins Co of N.A.	7.19
2	American National Ins Co	7.99	2	American National Ins Co	7.43
3	Aviva Life	7.56	3	Aviva Life	7.03
4	Aviva Life Insurance NY	7.56	4	Aviva Life Insurance NY	7.03
5	Genworth Financial	7.84	5	Genworth Financial	7.34
6	Genworth New York	7.84	6	Genworth New York	7.34
7	Integrity Life Insurance	7.72	7	Integrity Life Insurance	7.21
8	Kansas City Life Ins Co	7.76	8	Kansas City Life Ins Co	7.23
9	Lincoln Benefit Life Company	7.73	9	Lincoln Benefit Life Company	7.18
10	MetLife Investors	8.42	10	MetLife Investors	7.77
11	National Integrity Life	7.72	11	National Integrity Life	7.21
12	Presidential Life Ins Co	7.83	12	Presidential Life Ins Co	7.22
13	United of Omaha	7.80	13	United of Omaha	7.45

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.14			Average= 6.85
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.11	1	Allianz Life Ins Co of N.A.	6.79
2	American National Ins Co	7.32	2	American National Ins Co	7.02
3	Aviva Life	6.92	3	Aviva Life	6.63
4	Aviva Life Insurance NY	6.92	4	Aviva Life Insurance NY	6.63
5	Genworth Financial	7.13	5	Genworth Financial	6.84
6	Genworth New York	7.13	6	Genworth New York	6.84
7	Integrity Life Insurance	7.15	7	Integrity Life Insurance	6.86
8	Kansas City Life Ins Co	7.04	8	Kansas City Life Ins Co	6.77
9	Lincoln Benefit Life Company	7.04	9	Lincoln Benefit Life Company	6.71
10	MetLife Investors	7.64	10	MetLife Investors	7.30
11	National Integrity Life	7.15	11	National Integrity Life	6.86
12	Presidential Life Ins Co	7.05	12	Presidential Life Ins Co	6.73
13	United of Omaha	7.24	13	United of Omaha	7.05

## 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		
		Average= 7.81			Average= 7.28
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	8.42	1	MetLife Investors	7.77
2	American National Ins Co	7.99	2	United of Omaha	7.45
3	Genworth Financial	7.84	3	American National Ins Co	7.43
4	Genworth New York	7.84	4	Genworth Financial	7.34
5	Presidential Life Ins Co	7.83	5	Genworth New York	7.34
6	United of Omaha	7.80	6	Kansas City Life Ins Co	7.23
7	Allianz Life Ins Co of N.A.	7.79	7	Presidential Life Ins Co	7.22
8	Kansas City Life Ins Co	7.76	8	Integrity Life Insurance	7.21
9	Lincoln Benefit Life Company	7.73	9	National Integrity Life	7.21
10	Integrity Life Insurance	7.72	10	Allianz Life Ins Co of N.A.	7.19
11	National Integrity Life	7.72	11	Lincoln Benefit Life Company	7.18
12	Aviva Life	7.56	12	Aviva Life	7.03
13	Aviva Life Insurance NY	7.56	13	Aviva Life Insurance NY	7.03

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.14			Average= 6.85
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	7.64	1	MetLife Investors	7.30
2	American National Ins Co	7.32	2	United of Omaha	7.05
3	United of Omaha	7.24	3	American National Ins Co	7.02
4	Integrity Life Insurance	7.15	4	Integrity Life Insurance	6.86
5	National Integrity Life	7.15	5	National Integrity Life	6.86
6	Genworth Financial	7.13	6	Genworth Financial	6.84
7	Genworth New York	7.13	7	Genworth New York	6.84
8	Allianz Life Ins Co of N.A.	7.11	8	Allianz Life Ins Co of N.A.	6.79
9	Presidential Life Ins Co	7.05	9	Kansas City Life Ins Co	6.77
10	Kansas City Life Ins Co	7.04	10	Presidential Life Ins Co	6.73
11	Lincoln Benefit Life Company	7.04	11	Lincoln Benefit Life Company	6.71
12	Aviva Life	6.92	12	Aviva Life	6.63
13	Aviva Life Insurance NY	6.92	13	Aviva Life Insurance NY	6.63

# 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		
		Average= 9.14			Average= 8.04
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.11	1	Allianz Life Ins Co of N.A.	7.88
2	American National Ins Co	9.31	2	American National Ins Co	8.19
3	Aviva Life	8.82	3	Aviva Life	7.74
4	Aviva Life Insurance NY	8.82	4	Aviva Life Insurance NY	7.74
5	Genworth Financial	9.39	5	Genworth Financial	8.27
6	Genworth New York	9.39	6	Genworth New York	8.27
7	Integrity Life Insurance	8.86	7	Integrity Life Insurance	7.89
8	Kansas City Life Ins Co	9.06	8	Kansas City Life Ins Co	7.99
9	Lincoln Benefit Life Company	8.89	9	Lincoln Benefit Life Company	7.93
10	MetLife Investors	9.84	10	MetLife Investors	8.55
11	National Integrity Life	8.96	11	National Integrity Life	7.89
12	Presidential Life Ins Co	9.31	12	Presidential Life Ins Co	8.03
13	United of Omaha	9.03	13	United of Omaha	8.20

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.29			Average= 7.65
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.27	1	Allianz Life Ins Co of N.A.	7.55
2	American National Ins Co	8.49	2	American National Ins Co	7.81
3	Aviva Life	8.03	3	Aviva Life	7.38
4	Aviva Life Insurance NY	8.03	4	Aviva Life Insurance NY	7.38
5	Genworth Financial	8.44	5	Genworth Financial	7.78
6	Genworth New York	8.44	6	Genworth New York	7.78
7	Integrity Life Insurance	8.19	7	Integrity Life Insurance	7.60
8	Kansas City Life Ins Co	8.19	8	Kansas City Life Ins Co	7.57
9	Lincoln Benefit Life Company	8.01	9	Lincoln Benefit Life Company	7.44
10	MetLife Investors	8.90	10	MetLife Investors	8.14
11	National Integrity Life	8.19	11	National Integrity Life	7.60
12	Presidential Life Ins Co	8.27	12	Presidential Life Ins Co	7.54
13	United of Omaha	8.37	13	United of Omaha	7.85

## 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		
		Average= 9.14			Average= 8.04
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	9.84	1	MetLife Investors	8.55
2	Genworth Financial	9.39	2	Genworth Financial	8.27
3	Genworth New York	9.39	3	Genworth New York	8.27
4	American National Ins Co	9.31	4	United of Omaha	8.20
5	Presidential Life Ins Co	9.31	5	American National Ins Co	8.19
6	Allianz Life Ins Co of N.A.	9.11	6	Presidential Life Ins Co	8.03
7	Kansas City Life Ins Co	9.06	7	Kansas City Life Ins Co	7.99
8	United of Omaha	9.03	8	Lincoln Benefit Life Company	7.93
9	National Integrity Life	8.96	9	Integrity Life Insurance	7.89
10	Lincoln Benefit Life Company	8.89	10	National Integrity Life	7.89
11	Integrity Life Insurance	8.86	11	Allianz Life Ins Co of N.A.	7.88
12	Aviva Life	8.82	12	Aviva Life	7.74
13	Aviva Life Insurance NY	8.82	13	Aviva Life Insurance NY	7.74

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.29			Average= 7.65
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	8.90	1	MetLife Investors	8.14
2	American National Ins Co	8.49	2	United of Omaha	7.85
3	Genworth Financial	8.44	3	American National Ins Co	7.81
4	Genworth New York	8.44	4	Genworth Financial	7.78
5	United of Omaha	8.37	5	Genworth New York	7.78
6	Allianz Life Ins Co of N.A.	8.27	6	Integrity Life Insurance	7.60
7	Presidential Life Ins Co	8.27	7	National Integrity Life	7.60
8	Integrity Life Insurance	8.19	8	Kansas City Life Ins Co	7.57
9	Kansas City Life Ins Co	8.19	9	Allianz Life Ins Co of N.A.	7.55
10	National Integrity Life	8.19	10	Presidential Life Ins Co	7.54
11	Aviva Life	8.03	11	Lincoln Benefit Life Company	7.44
12	Aviva Life Insurance NY	8.03	12	Aviva Life	7.38
13	Lincoln Benefit Life Company	8.01	13	Aviva Life Insurance NY	7.38

## 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”).