

# 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  | 3.00%          | 2.83%          |
| 4-Year annuity  | 3.49%          | 3.20%          |
| 5-Year annuity  | 4.25%          | 3.53%          |
| 6-Year annuity  | 4.33%          | 3.70%          |
| 7-Year annuity  | 4.14%          | 3.56%          |
| 8-Year annuity  | 4.74%          | 4.45%          |
| 9-Year annuity  | 3.97%          | 3.97%          |
| 10-Year annuity | 5.00%          | 4.06%          |

### 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   | \$6.10         | \$5.90         | Male Age 70   | \$7.33         | \$7.09         |
| Female Age 60 | \$5.81         | \$5.59         | Female Age 70 | \$6.92         | \$6.67         |
| Male Age 65   | \$6.66         | \$6.44         | Male Age 75   | \$8.09         | \$7.84         |
| Female Age 65 | \$6.31         | \$6.06         | Female Age 75 | \$7.86         | \$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        | \$25,000        | \$25,000  | 5                     | 3.25%          |             | 3.25%       | 3.25%                  |
| Allianz Life                      | A                | Dominator 10                   | 85                | 85      | 85         | 85        | \$25,000        | \$25,000  | 10                    | 3.25%          |             | 3.25%       | 3.25%                  |
| Allianz Life of NY                | A                | Dominator Annuity 5            | 80                | 80      | 80         | 80        | \$35,000        | \$35,000  | 5                     | 3.00%          |             | 3.00%       | 3.00%                  |
| Allianz Life of NY                | A                | Dominator Annuity 10           | 80                | 80      | 80         | 80        | \$35,000        | \$35,000  | 10                    | 3.15%          |             | 3.15%       | 3.15%                  |
| American National                 | A+               | Palladium MYG Annuity 3        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 3                     | 2.70%          |             | 2.70%       | 2.70%                  |
| American National                 | A+               | Palladium MYG Annuity 3 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 3                     | 2.80%          |             | 2.80%       | 2.80%                  |
| American National                 | A+               | Palladium MYG Annuity 4        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 4                     | 3.00%          |             | 3.00%       | 3.00%                  |
| American National                 | A+               | Palladium MYG Annuity 4 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 4                     | 3.10%          |             | 3.10%       | 3.10%                  |
| American National                 | A+               | Palladium MYG Annuity 5        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 5                     | 4.35%          | 1.00%       | 3.35%       | 3.55%                  |
| American National                 | A+               | Palladium MYG Annuity 5 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 5                     | 4.45%          | 1.00%       | 3.45%       | 3.65%                  |
| American National                 | A+               | Palladium MYG Annuity 6        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 6                     | 4.00%          |             | 4.00%       | 4.00%                  |
| American National                 | A+               | Palladium MYG Annuity 6 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 6                     | 4.10%          |             | 4.10%       | 4.10%                  |
| American National                 | A+               | Palladium MYG Annuity 7        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 7                     | 4.90%          | 1.00%       | 3.90%       | 4.04%                  |
| American National                 | A+               | Palladium MYG Annuity 7 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 7                     | 5.00%          | 1.00%       | 4.00%       | 4.14%                  |
| American National                 | A+               | Palladium MYG Annuity 8        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 8                     | 4.25%          |             | 4.25%       | 4.25%                  |
| American National                 | A+               | Palladium MYG Annuity 8 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 8                     | 4.35%          |             | 4.35%       | 4.35%                  |
| American National                 | A+               | Palladium MYG Annuity 9        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 9                     | 5.75%          | 2.00%       | 3.75%       | 3.97%                  |
| American National                 | A+               | Palladium MYG Annuity 9 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 9                     | 5.85%          | 2.00%       | 3.85%       | 4.07%                  |
| American National                 | A+               | Palladium MYG Annuity 10       | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 10                    | 5.10%          | 1.00%       | 4.10%       | 4.20%                  |
| American National                 | A+               | Palladium MYG Annuity 10 (100) | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 10                    | 5.20%          | 1.00%       | 4.20%       | 4.30%                  |
| EquiTrust Life                    | A                | Certainty 3                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 3                     | 3.00%          |             | 3.00%       | 3.00%                  |
| EquiTrust Life                    | A                | Certainty 5                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 5                     | 4.25%          |             | 4.25%       | 4.25%                  |
| EquiTrust Life                    | A                | Certainty 6                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 6                     | 6.00%          | 2.00%       | 4.00%       | 4.33%                  |
| EquiTrust Life                    | A                | Certainty 8                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 8                     | 8.25%          | 4.00%       | 4.25%       | 4.74%                  |
| EquiTrust Life                    | A                | Certainty 10                   | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 10                    | 5.00%          |             | 5.00%       | 5.00%                  |
| Integrity Life Insurance          | A++              | Momentum Advantage 5           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 5                     | 4.35%          | 0.75%       | 3.60%       | 3.75%                  |
| Integrity Life Insurance          | A++              | Momentum Advantage 7           | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 7                     | 4.75%          | 0.75%       | 4.00%       | 4.11%                  |
| Integrity Life Insurance          | A++              | Momentum Advantage 10          | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 10                    | 5.00%          | 0.75%       | 4.25%       | 4.32%                  |
| Lincoln Benefit Life              | A+r              | Tactician Plus 6               | 90                | 90      | 90         | 90        | \$5,000         | \$10,000  | 6                     | 4.20%          | 1.50%       | 2.70%       | 2.95%                  |
| 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 9               | 90                | 90      | 90         | 90        | \$5,000         | \$10,000  | 9                     | 5.20%          | 1.50%       | 3.70%       | 3.87%                  |
| Lincoln Benefit Life              | A+r              | Tactician Plus 9 (100k)        | 90                | 90      | 90         | 90        | \$100,000       | \$100,000 | 9                     | 6.20%          | 2.50%       | 3.70%       | 3.97%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity               | 90                | 90      | 90         | 90        | \$5,000         | \$5,000   | 5                     | 3.00%          |             | 3.00%       | 3.00%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 5                     | 3.25%          |             | 3.25%       | 3.25%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity               | 90                | 90      | 90         | 90        | \$5,000         | \$5,000   | 7                     | 3.40%          |             | 3.40%       | 3.40%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 7                     | 3.65%          |             | 3.65%       | 3.65%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity               | 90                | 90      | 90         | 90        | \$5,000         | \$5,000   | 10                    | 4.00%          |             | 4.00%       | 4.00%                  |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 10                    | 4.25%          |             | 4.25%       | 4.25%                  |
| National Integrity Life Insurance | A++              | Momentum Advantage 4           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 4                     | 4.05%          | 0.75%       | 3.30%       | 3.49%                  |
| National Integrity Life Insurance | A++              | Momentum Advantage 5           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 5                     | 4.35%          | 0.75%       | 3.60%       | 3.75%                  |
| National Integrity Life Insurance | A++              | Momentum Advantage 7           | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 7                     | 4.65%          | 0.75%       | 3.90%       | 4.01%                  |
| 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%                  |

**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 |                        |
|                        |                  |                     | OM Financial LIC (F&G) | A       | Platinum Plus 5 | 90        | 90              | 90      |                       | 90             | \$5,000     | \$2,000     |                        |
| 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>           |

# 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                     | 3.00%          |             | 3.00%       | <b>3.00%</b>           |
| American National                 | A+               | Palladium MYG Annuity 3 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 3                     | 2.80%          |             | 2.80%       | <b>2.80%</b>           |
| American National                 | A+               | Palladium MYG Annuity 3        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 3                     | 2.70%          |             | 2.70%       | <b>2.70%</b>           |
| National Integrity Life Insurance | A++              | Momentum Advantage 4           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 4                     | 4.05%          | 0.75%       | 3.30%       | <b>3.49%</b>           |
| American National                 | A+               | Palladium MYG Annuity 4 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 4                     | 3.10%          |             | 3.10%       | <b>3.10%</b>           |
| American National                 | A+               | Palladium MYG Annuity 4        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 4                     | 3.00%          |             | 3.00%       | <b>3.00%</b>           |
| EquiTrust Life                    | A                | Certainty 5                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 5                     | 4.25%          |             | 4.25%       | <b>4.25%</b>           |
| Integrity Life Insurance          | A++              | Momentum Advantage 5           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 5                     | 4.35%          | 0.75%       | 3.60%       | <b>3.75%</b>           |
| National Integrity Life Insurance | A++              | Momentum Advantage 5           | 86                | 86      | 86         | 86        | \$20,000        | \$20,000  | 5                     | 4.35%          | 0.75%       | 3.60%       | <b>3.75%</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>           |
| American National                 | A+               | Palladium MYG Annuity 5 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 5                     | 4.45%          | 1.00%       | 3.45%       | <b>3.65%</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>           |
| American National                 | A+               | Palladium MYG Annuity 5        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 5                     | 4.35%          | 1.00%       | 3.35%       | <b>3.55%</b>           |
| Allianz Life                      | A                | Dominator 5                    | 85                | 85      | 85         | 85        | \$25,000        | \$25,000  | 5                     | 3.25%          |             | 3.25%       | <b>3.25%</b>           |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 5                     | 3.25%          |             | 3.25%       | <b>3.25%</b>           |
| Allianz Life of NY                | A                | Dominator Annuity 5            | 80                | 80      | 80         | 80        | \$35,000        | \$35,000  | 5                     | 3.00%          |             | 3.00%       | <b>3.00%</b>           |
| MetLife Investors USA             | A+               | FA-Fixed Annuity               | 90                | 90      | 90         | 90        | \$5,000         | \$5,000   | 5                     | 3.00%          |             | 3.00%       | <b>3.00%</b>           |
| EquiTrust Life                    | A                | Certainty 6                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 6                     | 6.00%          | 2.00%       | 4.00%       | <b>4.33%</b>           |
| American National                 | A+               | Palladium MYG Annuity 6 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 6                     | 4.10%          |             | 4.10%       | <b>4.10%</b>           |
| American National                 | A+               | Palladium MYG Annuity 6        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 6                     | 4.00%          |             | 4.00%       | <b>4.00%</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 6               | 90                | 90      | 90         | 90        | \$5,000         | \$10,000  | 6                     | 4.20%          | 1.50%       | 2.70%       | <b>2.95%</b>           |
| American National                 | A+               | Palladium MYG Annuity 7 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 7                     | 5.00%          | 1.00%       | 4.00%       | <b>4.14%</b>           |
| Integrity Life Insurance          | A++              | Momentum Advantage 7           | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 7                     | 4.75%          | 0.75%       | 4.00%       | <b>4.11%</b>           |
| American National                 | A+               | Palladium MYG Annuity 7        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 7                     | 4.90%          | 1.00%       | 3.90%       | <b>4.04%</b>           |
| National Integrity Life Insurance | A++              | Momentum Advantage 7           | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 7                     | 4.65%          | 0.75%       | 3.90%       | <b>4.01%</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>           |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 7                     | 3.65%          |             | 3.65%       | <b>3.65%</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>           |
| MetLife Investors USA             | A+               | FA-Fixed Annuity               | 90                | 90      | 90         | 90        | \$5,000         | \$5,000   | 7                     | 3.40%          |             | 3.40%       | <b>3.40%</b>           |
| EquiTrust Life                    | A                | Certainty 8                    | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 8                     | 8.25%          | 4.00%       | 4.25%       | <b>4.74%</b>           |
| American National                 | A+               | Palladium MYG Annuity 8 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 8                     | 4.35%          |             | 4.35%       | <b>4.35%</b>           |
| American National                 | A+               | Palladium MYG Annuity 8        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 8                     | 4.25%          |             | 4.25%       | <b>4.25%</b>           |
| American National                 | A+               | Palladium MYG Annuity 9 (100)  | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 9                     | 5.85%          | 2.00%       | 3.85%       | <b>4.07%</b>           |
| American National                 | A+               | Palladium MYG Annuity 9        | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 9                     | 5.75%          | 2.00%       | 3.75%       | <b>3.97%</b>           |
| Lincoln Benefit Life              | A+r              | Tactician Plus 9 (100k)        | 90                | 90      | 90         | 90        | \$100,000       | \$100,000 | 9                     | 6.20%          | 2.50%       | 3.70%       | <b>3.97%</b>           |
| Lincoln Benefit Life              | A+r              | Tactician Plus 9               | 90                | 90      | 90         | 90        | \$5,000         | \$10,000  | 9                     | 5.20%          | 1.50%       | 3.70%       | <b>3.87%</b>           |
| EquiTrust Life                    | A                | Certainty 10                   | 90                | 90      | 90         | 90        | \$10,000        | \$10,000  | 10                    | 5.00%          |             | 5.00%       | <b>5.00%</b>           |
| Integrity Life Insurance          | A++              | Momentum Advantage 10          | 85                | 85      | 85         | 85        | \$20,000        | \$20,000  | 10                    | 5.00%          | 0.75%       | 4.25%       | <b>4.32%</b>           |
| American National                 | A+               | Palladium MYG Annuity 10 (100) | 85                | 85      | 85         | 85        | \$100,000       | \$100,000 | 10                    | 5.20%          | 1.00%       | 4.20%       | <b>4.30%</b>           |
| MetLife Investors USA             | A+               | FA-Fixed Annuity (25k)         | 90                | 90      | 90         | 90        | \$25,000        | \$25,000  | 10                    | 4.25%          |             | 4.25%       | <b>4.25%</b>           |
| American National                 | A+               | Palladium MYG Annuity 10       | 85                | 85      | 85         | 85        | \$5,000         | \$5,000   | 10                    | 5.10%          | 1.00%       | 4.10%       | <b>4.20%</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             | Owner | Annuit. | Annuit. | NQ              | Q        |                       | 1st Year       | Yr. 1 Bonus | Other Years |                        |
|                       |                  |                      | NQ                | Q     | NQ      | Q       |                 |          |                       |                |             |             |                        |
| MetLife Investors USA | A+               | FA-Fixed Annuity     | 90                | 90    | 90      | 90      | \$5,000         | \$5,000  | 10                    | 4.00%          |             | 4.00%       | <b>4.00%</b>           |
| Allianz Life          | A                | Dominator 10         | 85                | 85    | 85      | 85      | \$25,000        | \$25,000 | 10                    | 3.25%          |             | 3.25%       | <b>3.25%</b>           |
| Allianz Life of NY    | A                | Dominator Annuity 10 | 80                | 80    | 80      | 80      | \$35,000        | \$35,000 | 10                    | 3.15%          |             | 3.15%       | <b>3.15%</b>           |

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

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| SPIA Age 60 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 60 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.04 |   |                              | Average=<br>5.90 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | Allianz Life Ins Co of N.A.  | 5.37             | 1   | Allianz Life Ins Co of N.A.  | 5.24             |
| 2   | American National Ins Co     | 6.12             | 2   | American National Ins Co     | 5.98             |
| 3   | Aviva Life                   | 5.93             | 3   | Aviva Life                   | 5.80             |
| 4   | Aviva Life Insurance NY      | 5.93             | 4   | Aviva Life Insurance NY      | 5.80             |
| 5   | Genworth Financial           | 6.21             | 5   | Genworth Financial           | 6.07             |
| 6   | Genworth New York            | 6.21             | 6   | Genworth New York            | 6.07             |
| 7   | Integrity Life Insurance     | 5.98             | 7   | Integrity Life Insurance     | 5.86             |
| 8   | Kansas City Life Ins Co      | 6.14             | 8   | Kansas City Life Ins Co      | 6.01             |
| 9   | Lincoln Benefit Life Company | 6.08             | 9   | Lincoln Benefit Life Company | 5.92             |
| 10  | MetLife Investors            | 6.25             | 10  | MetLife Investors            | 6.10             |
| 11  | National Integrity Life      | 5.98             | 11  | National Integrity Life      | 5.86             |
| 12  | Presidential Life Ins Co     | 6.09             | 12  | Presidential Life Ins Co     | 5.94             |
| 13  | United of Omaha              | 6.17             | 13  | United of Omaha              | 6.09             |

| SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>5.67 |   |                              | Average=<br>5.59 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Allianz Life Ins Co of N.A.  | 4.95             | 1   | Allianz Life Ins Co of N.A.  | 4.88             |
| 2   | American National Ins Co     | 5.75             | 2   | American National Ins Co     | 5.68             |
| 3   | Aviva Life                   | 5.56             | 3   | Aviva Life                   | 5.49             |
| 4   | Aviva Life Insurance NY      | 5.56             | 4   | Aviva Life Insurance NY      | 5.49             |
| 5   | Genworth Financial           | 5.89             | 5   | Genworth Financial           | 5.81             |
| 6   | Genworth New York            | 5.89             | 6   | Genworth New York            | 5.81             |
| 7   | Integrity Life Insurance     | 5.66             | 7   | Integrity Life Insurance     | 5.59             |
| 8   | Kansas City Life Ins Co      | 5.74             | 8   | Kansas City Life Ins Co      | 5.67             |
| 9   | Lincoln Benefit Life Company | 5.70             | 9   | Lincoln Benefit Life Company | 5.59             |
| 10  | MetLife Investors            | 5.84             | 10  | MetLife Investors            | 5.76             |
| 11  | National Integrity Life      | 5.66             | 11  | National Integrity Life      | 5.59             |
| 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<br>Single Life with No Beneficiary |                              |                  | SPIA Age 60 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.04 |   |                              | Average=<br>5.90 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | MetLife Investors            | 6.25             | 1   | MetLife Investors            | 6.10             |
| 2   | Genworth Financial           | 6.21             | 2   | United of Omaha              | 6.09             |
| 3   | Genworth New York            | 6.21             | 3   | Genworth Financial           | 6.07             |
| 4   | United of Omaha              | 6.17             | 4   | Genworth New York            | 6.07             |
| 5   | Kansas City Life Ins Co      | 6.14             | 5   | Kansas City Life Ins Co      | 6.01             |
| 6   | American National Ins Co     | 6.12             | 6   | American National Ins Co     | 5.98             |
| 7   | Presidential Life Ins Co     | 6.09             | 7   | Presidential Life Ins Co     | 5.94             |
| 8   | Lincoln Benefit Life Company | 6.08             | 8   | Lincoln Benefit Life Company | 5.92             |
| 9   | Integrity Life Insurance     | 5.98             | 9   | Integrity Life Insurance     | 5.86             |
| 10  | National Integrity Life      | 5.98             | 10  | National Integrity Life      | 5.86             |
| 11  | Aviva Life                   | 5.93             | 11  | Aviva Life                   | 5.80             |
| 12  | Aviva Life Insurance NY      | 5.93             | 12  | Aviva Life Insurance NY      | 5.80             |
| 13  | Allianz Life Ins Co of N.A.  | 5.37             | 13  | Allianz Life Ins Co of N.A.  | 5.24             |

| SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>5.67 |   |                              | Average=<br>5.59 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Genworth Financial           | 5.89             | 1   | Genworth Financial           | 5.81             |
| 2   | Genworth New York            | 5.89             | 2   | Genworth New York            | 5.81             |
| 3   | MetLife Investors            | 5.84             | 3   | United of Omaha              | 5.79             |
| 4   | United of Omaha              | 5.83             | 4   | MetLife Investors            | 5.76             |
| 5   | American National Ins Co     | 5.75             | 5   | American National Ins Co     | 5.68             |
| 6   | Kansas City Life Ins Co      | 5.74             | 6   | Kansas City Life Ins Co      | 5.67             |
| 7   | Lincoln Benefit Life Company | 5.70             | 7   | Integrity Life Insurance     | 5.59             |
| 8   | Integrity Life Insurance     | 5.66             | 8   | Lincoln Benefit Life Company | 5.59             |
| 9   | National Integrity Life      | 5.66             | 9   | National Integrity Life      | 5.59             |
| 10  | Presidential Life Ins Co     | 5.66             | 10  | Presidential Life Ins Co     | 5.58             |
| 11  | Aviva Life                   | 5.56             | 11  | Aviva Life                   | 5.49             |
| 12  | Aviva Life Insurance NY      | 5.56             | 12  | Aviva Life Insurance NY      | 5.49             |
| 13  | Allianz Life Ins Co of N.A.  | 4.95             | 13  | Allianz Life Ins Co of N.A.  | 4.88             |

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

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| SPIA Age 65 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 65 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.69 |   |                              | Average=<br>6.44 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | Allianz Life Ins Co of N.A.  | 6.12             | 1   | Allianz Life Ins Co of N.A.  | 5.86             |
| 2   | American National Ins Co     | 6.77             | 2   | American National Ins Co     | 6.51             |
| 3   | Aviva Life                   | 6.59             | 3   | Aviva Life                   | 6.33             |
| 4   | Aviva Life Insurance NY      | 6.59             | 4   | Aviva Life Insurance NY      | 6.33             |
| 5   | Genworth Financial           | 6.85             | 5   | Genworth Financial           | 6.59             |
| 6   | Genworth New York            | 6.85             | 6   | Genworth New York            | 6.59             |
| 7   | Integrity Life Insurance     | 6.59             | 7   | Integrity Life Insurance     | 6.35             |
| 8   | Kansas City Life Ins Co      | 6.83             | 8   | Kansas City Life Ins Co      | 6.52             |
| 9   | Lincoln Benefit Life Company | 6.74             | 9   | Lincoln Benefit Life Company | 6.44             |
| 10  | MetLife Investors            | 6.95             | 10  | MetLife Investors            | 6.66             |
| 11  | National Integrity Life      | 6.59             | 11  | National Integrity Life      | 6.35             |
| 12  | Presidential Life Ins Co     | 6.81             | 12  | Presidential Life Ins Co     | 6.51             |
| 13  | United of Omaha              | 6.75             | 13  | United of Omaha              | 6.64             |

| SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.21 |   |                              | Average=<br>6.06 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Allianz Life Ins Co of N.A.  | 5.57             | 1   | Allianz Life Ins Co of N.A.  | 5.43             |
| 2   | American National Ins Co     | 6.28             | 2   | American National Ins Co     | 6.14             |
| 3   | Aviva Life                   | 6.10             | 3   | Aviva Life                   | 5.96             |
| 4   | Aviva Life Insurance NY      | 6.10             | 4   | Aviva Life Insurance NY      | 5.96             |
| 5   | Genworth Financial           | 6.40             | 5   | Genworth Financial           | 6.24             |
| 6   | Genworth New York            | 6.40             | 6   | Genworth New York            | 6.24             |
| 7   | Integrity Life Insurance     | 6.16             | 7   | Integrity Life Insurance     | 6.03             |
| 8   | Kansas City Life Ins Co      | 6.27             | 8   | Kansas City Life Ins Co      | 6.14             |
| 9   | Lincoln Benefit Life Company | 6.23             | 9   | Lincoln Benefit Life Company | 6.04             |
| 10  | MetLife Investors            | 6.39             | 10  | MetLife Investors            | 6.24             |
| 11  | National Integrity Life      | 6.16             | 11  | National Integrity Life      | 6.03             |
| 12  | Presidential Life Ins Co     | 6.24             | 12  | Presidential Life Ins Co     | 6.08             |
| 13  | United of Omaha              | 6.37             | 13  | United of Omaha              | 6.31             |

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

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| SPIA Age 65 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 65 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.69 |   |                              | Average=<br>6.44 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | MetLife Investors            | 6.95             | 1   | MetLife Investors            | 6.66             |
| 2   | Genworth Financial           | 6.85             | 2   | United of Omaha              | 6.64             |
| 3   | Genworth New York            | 6.85             | 3   | Genworth Financial           | 6.59             |
| 4   | Kansas City Life Ins Co      | 6.83             | 4   | Genworth New York            | 6.59             |
| 5   | Presidential Life Ins Co     | 6.81             | 5   | Kansas City Life Ins Co      | 6.52             |
| 6   | American National Ins Co     | 6.77             | 6   | American National Ins Co     | 6.51             |
| 7   | United of Omaha              | 6.75             | 7   | Presidential Life Ins Co     | 6.51             |
| 8   | Lincoln Benefit Life Company | 6.74             | 8   | Lincoln Benefit Life Company | 6.44             |
| 9   | Aviva Life                   | 6.59             | 9   | Integrity Life Insurance     | 6.35             |
| 10  | Aviva Life Insurance NY      | 6.59             | 10  | National Integrity Life      | 6.35             |
| 11  | Integrity Life Insurance     | 6.59             | 11  | Aviva Life                   | 6.33             |
| 12  | National Integrity Life      | 6.59             | 12  | Aviva Life Insurance NY      | 6.33             |
| 13  | Allianz Life Ins Co of N.A.  | 6.12             | 13  | Allianz Life Ins Co of N.A.  | 5.86             |

| SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.21 |   |                              | Average=<br>6.06 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Genworth Financial           | 6.40             | 1   | United of Omaha              | 6.31             |
| 2   | Genworth New York            | 6.40             | 2   | Genworth Financial           | 6.24             |
| 3   | MetLife Investors            | 6.39             | 3   | Genworth New York            | 6.24             |
| 4   | United of Omaha              | 6.37             | 4   | MetLife Investors            | 6.24             |
| 5   | American National Ins Co     | 6.28             | 5   | American National Ins Co     | 6.14             |
| 6   | Kansas City Life Ins Co      | 6.27             | 6   | Kansas City Life Ins Co      | 6.14             |
| 7   | Presidential Life Ins Co     | 6.24             | 7   | Presidential Life Ins Co     | 6.08             |
| 8   | Lincoln Benefit Life Company | 6.23             | 8   | Lincoln Benefit Life Company | 6.04             |
| 9   | Integrity Life Insurance     | 6.16             | 9   | Integrity Life Insurance     | 6.03             |
| 10  | National Integrity Life      | 6.16             | 10  | National Integrity Life      | 6.03             |
| 11  | Aviva Life                   | 6.10             | 11  | Aviva Life                   | 5.96             |
| 12  | Aviva Life Insurance NY      | 6.10             | 12  | Aviva Life Insurance NY      | 5.96             |
| 13  | Allianz Life Ins Co of N.A.  | 5.57             | 13  | Allianz Life Ins Co of N.A.  | 5.43             |

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

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| SPIA Age 70 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 70 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>7.62 |   |                              | Average=<br>7.09 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | Allianz Life Ins Co of N.A.  | 7.18             | 1   | Allianz Life Ins Co of N.A.  | 6.62             |
| 2   | American National Ins Co     | 7.71             | 2   | American National Ins Co     | 7.17             |
| 3   | Aviva Life                   | 7.50             | 3   | Aviva Life                   | 6.96             |
| 4   | Aviva Life Insurance NY      | 7.50             | 4   | Aviva Life Insurance NY      | 6.96             |
| 5   | Genworth Financial           | 7.78             | 5   | Genworth Financial           | 7.25             |
| 6   | Genworth New York            | 7.78             | 6   | Genworth New York            | 7.25             |
| 7   | Integrity Life Insurance     | 7.44             | 7   | Integrity Life Insurance     | 6.95             |
| 8   | Kansas City Life Ins Co      | 7.66             | 8   | Kansas City Life Ins Co      | 7.12             |
| 9   | Lincoln Benefit Life Company | 7.58             | 9   | Lincoln Benefit Life Company | 7.04             |
| 10  | MetLife Investors            | 7.95             | 10  | MetLife Investors            | 7.33             |
| 11  | National Integrity Life      | 7.44             | 11  | National Integrity Life      | 6.95             |
| 12  | Presidential Life Ins Co     | 7.83             | 12  | Presidential Life Ins Co     | 7.22             |
| 13  | United of Omaha              | 7.65             | 13  | United of Omaha              | 7.29             |

| SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.96 |   |                              | Average=<br>6.67 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Allianz Life Ins Co of N.A.  | 6.46             | 1   | Allianz Life Ins Co of N.A.  | 6.15             |
| 2   | American National Ins Co     | 7.05             | 2   | American National Ins Co     | 6.76             |
| 3   | Aviva Life                   | 6.85             | 3   | Aviva Life                   | 6.57             |
| 4   | Aviva Life Insurance NY      | 6.85             | 4   | Aviva Life Insurance NY      | 6.57             |
| 5   | Genworth Financial           | 7.14             | 5   | Genworth Financial           | 6.84             |
| 6   | Genworth New York            | 7.14             | 6   | Genworth New York            | 6.84             |
| 7   | Integrity Life Insurance     | 6.88             | 7   | Integrity Life Insurance     | 6.60             |
| 8   | Kansas City Life Ins Co      | 7.00             | 8   | Kansas City Life Ins Co      | 6.67             |
| 9   | Lincoln Benefit Life Company | 6.91             | 9   | Lincoln Benefit Life Company | 6.59             |
| 10  | MetLife Investors            | 7.20             | 10  | MetLife Investors            | 6.88             |
| 11  | National Integrity Life      | 6.88             | 11  | National Integrity Life      | 6.60             |
| 12  | Presidential Life Ins Co     | 7.05             | 12  | Presidential Life Ins Co     | 6.73             |
| 13  | United of Omaha              | 7.11             | 13  | United of Omaha              | 6.92             |

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

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| SPIA Age 70 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 70 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>7.62 |   |                              | Average=<br>7.09 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | MetLife Investors            | 7.95             | 1   | MetLife Investors            | 7.33             |
| 2   | Presidential Life Ins Co     | 7.83             | 2   | United of Omaha              | 7.29             |
| 3   | Genworth Financial           | 7.78             | 3   | Genworth Financial           | 7.25             |
| 4   | Genworth New York            | 7.78             | 4   | Genworth New York            | 7.25             |
| 5   | American National Ins Co     | 7.71             | 5   | Presidential Life Ins Co     | 7.22             |
| 6   | Kansas City Life Ins Co      | 7.66             | 6   | American National Ins Co     | 7.17             |
| 7   | United of Omaha              | 7.65             | 7   | Kansas City Life Ins Co      | 7.12             |
| 8   | Lincoln Benefit Life Company | 7.58             | 8   | Lincoln Benefit Life Company | 7.04             |
| 9   | Aviva Life                   | 7.50             | 9   | Aviva Life                   | 6.96             |
| 10  | Aviva Life Insurance NY      | 7.50             | 10  | Aviva Life Insurance NY      | 6.96             |
| 11  | Integrity Life Insurance     | 7.44             | 11  | Integrity Life Insurance     | 6.95             |
| 12  | National Integrity Life      | 7.44             | 12  | National Integrity Life      | 6.95             |
| 13  | Allianz Life Ins Co of N.A.  | 7.18             | 13  | Allianz Life Ins Co of N.A.  | 6.62             |

| SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>6.96 |   |                              | Average=<br>6.67 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | MetLife Investors            | 7.20             | 1   | United of Omaha              | 6.92             |
| 2   | Genworth Financial           | 7.14             | 2   | MetLife Investors            | 6.88             |
| 3   | Genworth New York            | 7.14             | 3   | Genworth Financial           | 6.84             |
| 4   | United of Omaha              | 7.11             | 4   | Genworth New York            | 6.84             |
| 5   | American National Ins Co     | 7.05             | 5   | American National Ins Co     | 6.76             |
| 6   | Presidential Life Ins Co     | 7.05             | 6   | Presidential Life Ins Co     | 6.73             |
| 7   | Kansas City Life Ins Co      | 7.00             | 7   | Kansas City Life Ins Co      | 6.67             |
| 8   | Lincoln Benefit Life Company | 6.91             | 8   | Integrity Life Insurance     | 6.60             |
| 9   | Integrity Life Insurance     | 6.88             | 9   | National Integrity Life      | 6.60             |
| 10  | National Integrity Life      | 6.88             | 10  | Lincoln Benefit Life Company | 6.59             |
| 11  | Aviva Life                   | 6.85             | 11  | Aviva Life                   | 6.57             |
| 12  | Aviva Life Insurance NY      | 6.85             | 12  | Aviva Life Insurance NY      | 6.57             |
| 13  | Allianz Life Ins Co of N.A.  | 6.46             | 13  | Allianz Life Ins Co of N.A.  | 6.15             |

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

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| SPIA Age 75 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 75 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>8.92 |   |                              | Average=<br>7.84 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | Allianz Life Ins Co of N.A.  | 8.67             | 1   | Allianz Life Ins Co of N.A.  | 7.46             |
| 2   | American National Ins Co     | 9.02             | 2   | American National Ins Co     | 7.94             |
| 3   | Aviva Life                   | 8.75             | 3   | Aviva Life                   | 7.68             |
| 4   | Aviva Life Insurance NY      | 8.75             | 4   | Aviva Life Insurance NY      | 7.68             |
| 5   | Genworth Financial           | 9.16             | 5   | Genworth Financial           | 8.02             |
| 6   | Genworth New York            | 9.16             | 6   | Genworth New York            | 8.02             |
| 7   | Integrity Life Insurance     | 8.57             | 7   | Integrity Life Insurance     | 7.64             |
| 8   | Kansas City Life Ins Co      | 9.06             | 8   | Kansas City Life Ins Co      | 7.99             |
| 9   | Lincoln Benefit Life Company | 8.69             | 9   | Lincoln Benefit Life Company | 7.75             |
| 10  | MetLife Investors            | 9.33             | 10  | MetLife Investors            | 8.09             |
| 11  | National Integrity Life      | 8.66             | 11  | National Integrity Life      | 7.64             |
| 12  | Presidential Life Ins Co     | 9.31             | 12  | Presidential Life Ins Co     | 8.03             |
| 13  | United of Omaha              | 8.82             | 13  | United of Omaha              | 7.99             |

| SPIA Age 75 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>8.09 |   |                              | Average=<br>7.47 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | Allianz Life Ins Co of N.A.  | 7.78             | 1   | Allianz Life Ins Co of N.A.  | 7.06             |
| 2   | American National Ins Co     | 8.21             | 2   | American National Ins Co     | 7.56             |
| 3   | Aviva Life                   | 7.96             | 3   | Aviva Life                   | 7.32             |
| 4   | Aviva Life Insurance NY      | 7.96             | 4   | Aviva Life Insurance NY      | 7.32             |
| 5   | Genworth Financial           | 8.28             | 5   | Genworth Financial           | 7.60             |
| 6   | Genworth New York            | 8.28             | 6   | Genworth New York            | 7.60             |
| 7   | Integrity Life Insurance     | 7.90             | 7   | Integrity Life Insurance     | 7.34             |
| 8   | Kansas City Life Ins Co      | 8.19             | 8   | Kansas City Life Ins Co      | 7.57             |
| 9   | Lincoln Benefit Life Company | 7.84             | 9   | Lincoln Benefit Life Company | 7.28             |
| 10  | MetLife Investors            | 8.41             | 10  | MetLife Investors            | 7.86             |
| 11  | National Integrity Life      | 7.90             | 11  | National Integrity Life      | 7.34             |
| 12  | Presidential Life Ins Co     | 8.27             | 12  | Presidential Life Ins Co     | 7.54             |
| 13  | United of Omaha              | 8.18             | 13  | United of Omaha              | 7.66             |

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

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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 75 - MALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 75 - MALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>8.92 |   |                              | Average=<br>7.84 |
|   | Company/Program              | Male<br>Factor   |   | Company/Program              | Male<br>Factor   |
| 1   | MetLife Investors            | 9.33             | 1   | MetLife Investors            | 8.09             |
| 2   | Presidential Life Ins Co     | 9.31             | 2   | Presidential Life Ins Co     | 8.03             |
| 3   | Genworth Financial           | 9.16             | 3   | Genworth Financial           | 8.02             |
| 4   | Genworth New York            | 9.16             | 4   | Genworth New York            | 8.02             |
| 5   | Kansas City Life Ins Co      | 9.06             | 5   | Kansas City Life Ins Co      | 7.99             |
| 6   | American National Ins Co     | 9.02             | 6   | United of Omaha              | 7.99             |
| 7   | United of Omaha              | 8.82             | 7   | American National Ins Co     | 7.94             |
| 8   | Aviva Life                   | 8.75             | 8   | Lincoln Benefit Life Company | 7.75             |
| 9   | Aviva Life Insurance NY      | 8.75             | 9   | Aviva Life                   | 7.68             |
| 10  | Lincoln Benefit Life Company | 8.69             | 10  | Aviva Life Insurance NY      | 7.68             |
| 11  | Allianz Life Ins Co of N.A.  | 8.67             | 11  | Integrity Life Insurance     | 7.64             |
| 12  | National Integrity Life      | 8.66             | 12  | National Integrity Life      | 7.64             |
| 13  | Integrity Life Insurance     | 8.57             | 13  | Allianz Life Ins Co of N.A.  | 7.46             |

| SPIA Age 75 - FEMALE<br>Single Life with No Beneficiary |                              |                  | SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain |                              |                  |
|---|------------------------------|------------------|---|------------------------------|------------------|
|   |                              | Average=<br>8.09 |   |                              | Average=<br>7.47 |
|   | Company/Program              | Female<br>Factor |   | Company/Program              | Female<br>Factor |
| 1   | MetLife Investors            | 8.41             | 1   | MetLife Investors            | 7.86             |
| 2   | Genworth Financial           | 8.28             | 2   | United of Omaha              | 7.66             |
| 3   | Genworth New York            | 8.28             | 3   | Genworth Financial           | 7.60             |
| 4   | Presidential Life Ins Co     | 8.27             | 4   | Genworth New York            | 7.60             |
| 5   | American National Ins Co     | 8.21             | 5   | Kansas City Life Ins Co      | 7.57             |
| 6   | Kansas City Life Ins Co      | 8.19             | 6   | American National Ins Co     | 7.56             |
| 7   | United of Omaha              | 8.18             | 7   | Presidential Life Ins Co     | 7.54             |
| 8   | Aviva Life                   | 7.96             | 8   | Integrity Life Insurance     | 7.34             |
| 9   | Aviva Life Insurance NY      | 7.96             | 9   | National Integrity Life      | 7.34             |
| 10  | Integrity Life Insurance     | 7.90             | 10  | Aviva Life                   | 7.32             |
| 11  | National Integrity Life      | 7.90             | 11  | Aviva Life Insurance NY      | 7.32             |
| 12  | Lincoln Benefit Life Company | 7.84             | 12  | Lincoln Benefit Life Company | 7.28             |
| 13  | Allianz Life Ins Co of N.A.  | 7.78             | 13  | Allianz Life Ins Co of N.A.  | 7.06             |

## 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”).