

Comparative Annuity Reports

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

July 2009

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	2.50%	2.45%
4-Year annuity	2.80%	2.75%
5-Year annuity	3.35%	3.23%
6-Year annuity	3.80%	3.02%
7-Year annuity	4.04%	3.64%
8-Year annuity	4.25%	3.42%
9-Year annuity	3.97%	3.84%
10-Year annuity	4.60%	3.83%

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	\$5.94	\$5.88	Female Age 70	\$6.73	\$6.62
Female Age 60	\$5.58	\$5.67	Male Age 75	\$8.03	\$7.73
Male Age 65	\$6.51	\$6.39	Female Age 75	\$7.54	\$7.35
Female Age 65	\$6.10	\$6.03	10-Yr. Pd. Cert.	\$10.17	\$9.74
Male Age 70	\$7.22	\$7.02	25-Yr. Pd. Cert.	\$5.81	\$5.65

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.

Chart 1. Yields for Moody's AAA Corp. Bonds and 10-Year Treasury Notes and the Moody's/10-Year Interest Rate Spread

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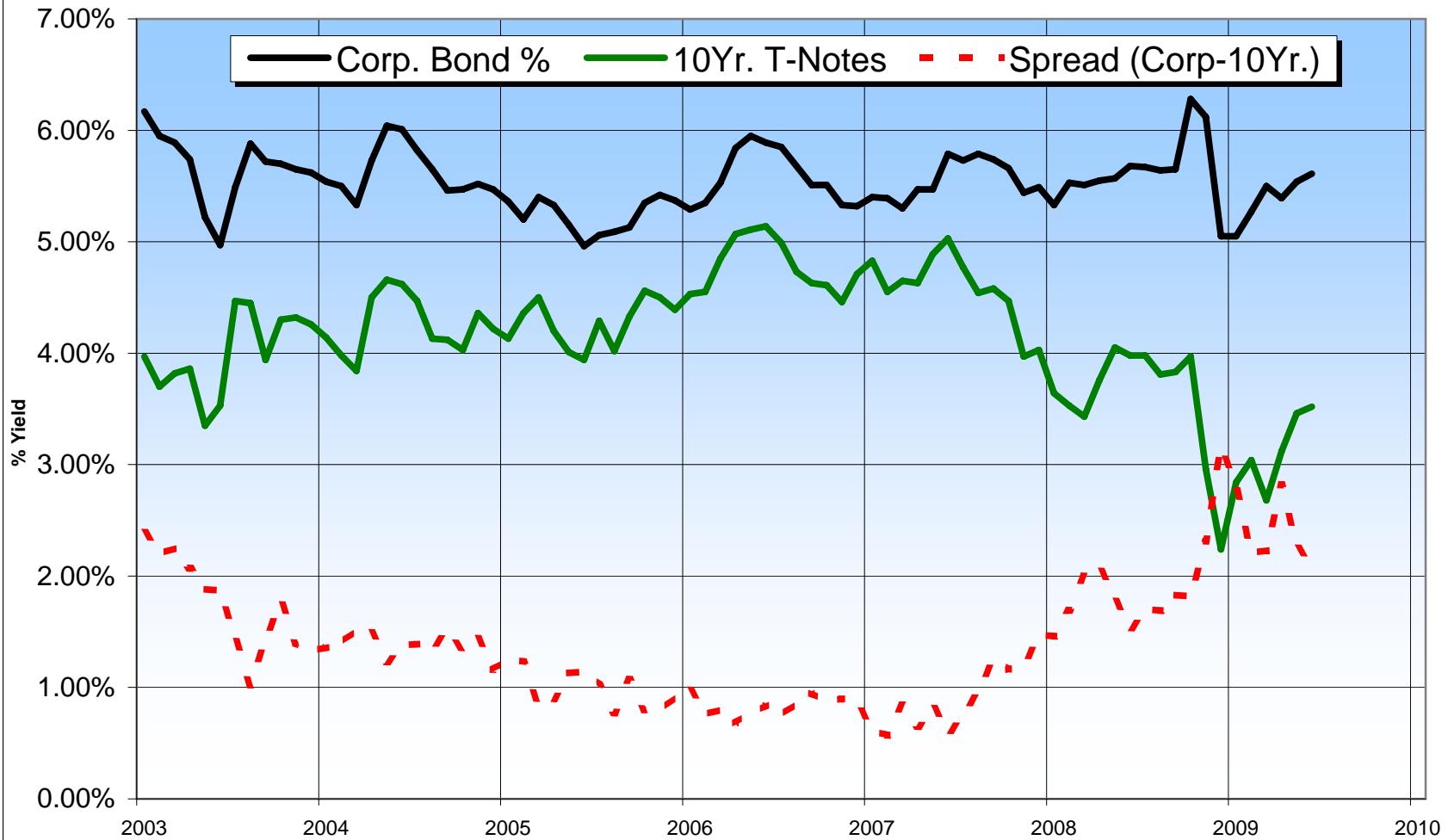


Chart 2. Yields for Moody's AAA Corp. Bonds and 10-Year Treasury Notes and the Moody's/10-Year Interest Rate Spread

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Chart 3. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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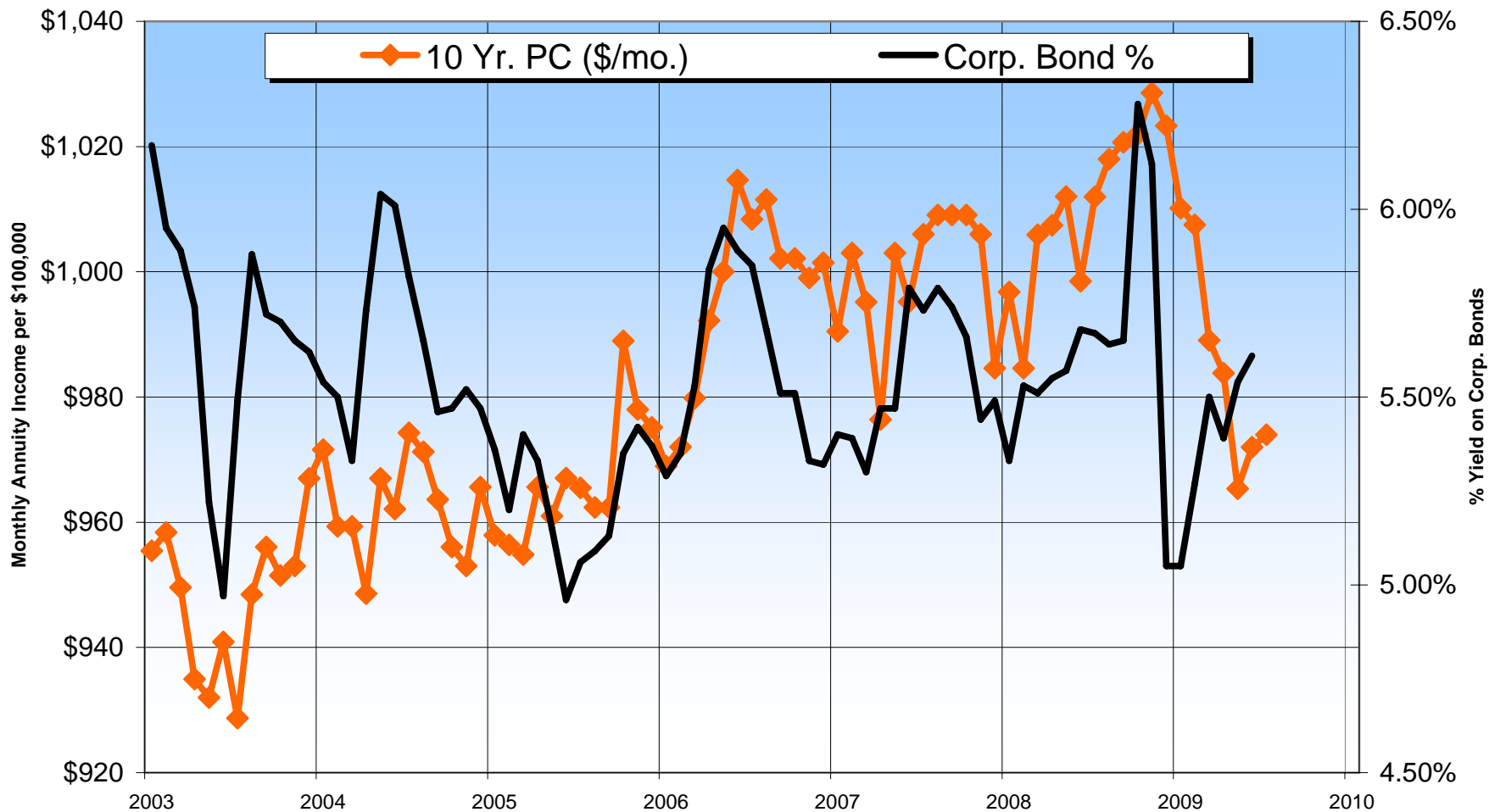
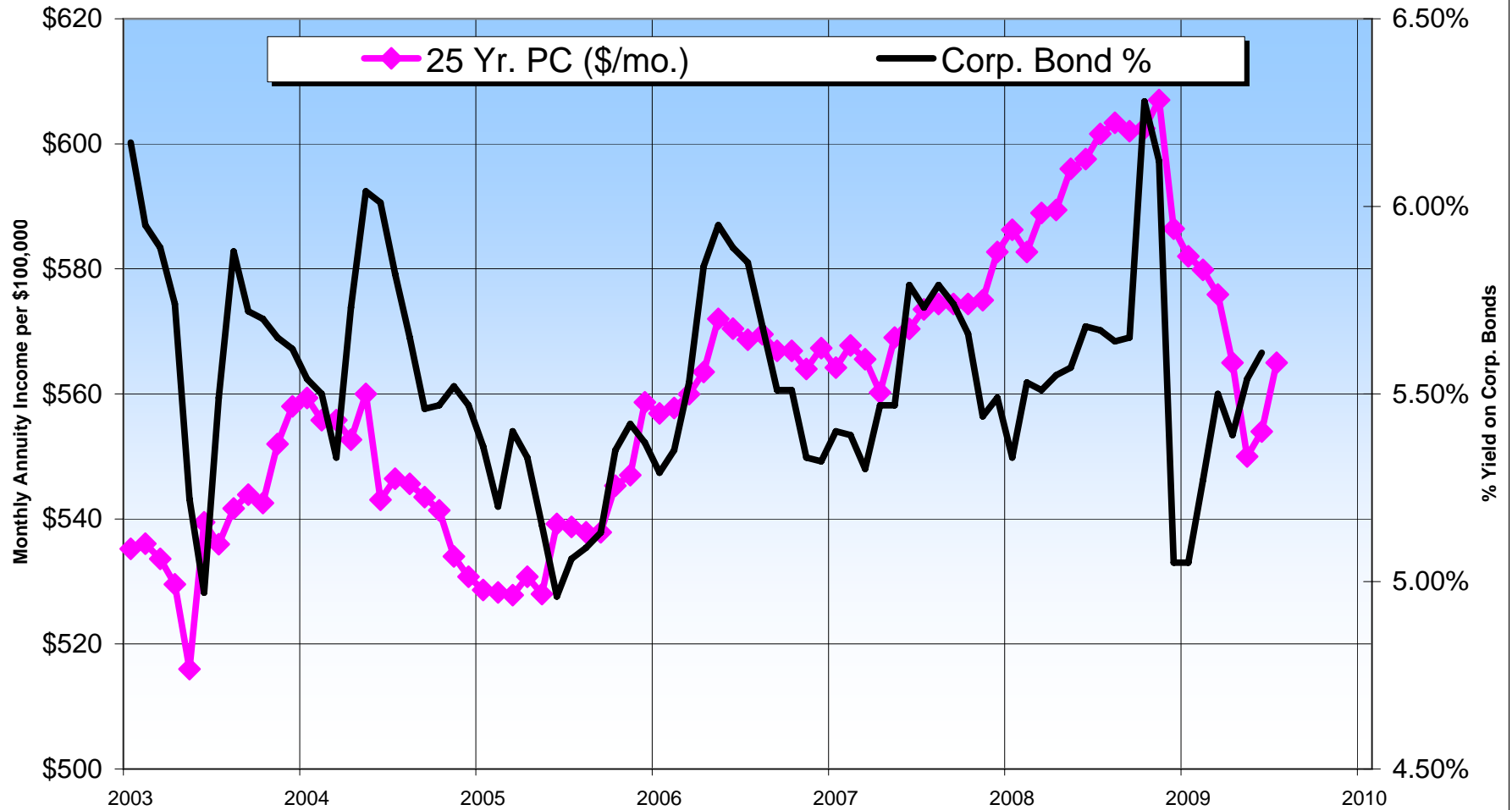


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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**Chart 7. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds**

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**Chart 9. Monthly Annuity Income per \$100,000 premium, Age 65, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds**

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**Chart 11. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds**

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**Chart 13. Monthly Annuity Income per \$100,000 premium, Age 75, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds**

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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	3.00%		3.00%	3.00%
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	3.25%		3.25%	3.25%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	2.40%		2.40%	2.40%
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	2.50%		2.50%	2.50%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	2.70%		2.70%	2.70%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	2.80%		2.80%	2.80%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.05%	1.00%	3.05%	3.25%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	4.15%	1.00%	3.15%	3.35%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	3.70%		3.70%	3.70%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	3.80%		3.80%	3.80%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	4.80%	1.00%	3.80%	3.94%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	4.90%	1.00%	3.90%	4.04%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.65%	2.00%	3.65%	3.87%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	5.75%	2.00%	3.75%	3.97%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.00%	1.00%	4.00%	4.50%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.10%	1.00%	4.10%	4.60%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	3.65%	0.75%	2.90%	3.05%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.45%	0.75%	3.70%	3.81%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	4.80%	0.75%	4.05%	4.12%
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%
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	3.00%		3.00%	3.00%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	3.25%		3.25%	3.25%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	3.40%		3.40%	3.40%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	3.65%		3.65%	3.65%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	3.30%	0.75%	2.55%	2.74%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	3.65%	0.75%	2.90%	3.05%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.35%	0.75%	3.60%	3.61%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	3.25%		3.25%	3.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	3.10%		3.10%	3.10%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.00%	1.00%	3.00%	3.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	3.75%		3.75%	3.75%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.25%	1.00%	3.25%	3.39%

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

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	2.50%		2.50%	2.50%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	2.40%		2.40%	2.40%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	2.80%		2.80%	2.80%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	3.30%	0.75%	2.55%	2.74%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	2.70%		2.70%	2.70%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	4.15%	1.00%	3.15%	3.35%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.05%	1.00%	3.05%	3.25%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	3.25%		3.25%	3.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	3.25%		3.25%	3.25%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.00%	1.00%	3.00%	3.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	3.10%		3.10%	3.10%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	3.65%	0.75%	2.90%	3.05%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	3.65%	0.75%	2.90%	3.05%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	3.00%		3.00%	3.00%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	3.00%		3.00%	3.00%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	3.00%		3.00%	3.00%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	3.80%		3.80%	3.80%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	3.70%		3.70%	3.70%
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	\$10,000	6	4.20%	1.50%	2.70%	2.95%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	4.90%	1.00%	3.90%	4.04%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	4.80%	1.00%	3.80%	3.94%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.45%	0.75%	3.70%	3.81%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	3.75%		3.75%	3.75%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.35%	0.75%	3.60%	3.61%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.25%	1.00%	3.25%	3.39%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	3.25%		3.25%	3.25%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	3.00%		3.00%	3.00%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	5.75%	2.00%	3.75%	3.97%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.65%	2.00%	3.65%	3.87%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.10%	1.00%	4.10%	4.60%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.00%	1.00%	4.00%	4.50%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	4.80%	0.75%	4.05%	4.12%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	3.65%		3.65%	3.65%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	3.40%		3.40%	3.40%
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 10	80	80	80	80	\$35,000	\$35,000	10	3.25%		3.25%	3.25%

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= 6.01			Average= 5.88
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	5.79	1	Allianz Life Ins Co of N.A.	5.67
2	American National Ins Co	6.07	2	American National Ins Co	5.94
3	Genworth Financial	5.94	3	Genworth Financial	5.81
4	Genworth New York	5.94	4	Genworth New York	5.81
5	Integrity Life Insurance	6.06	5	Integrity Life Insurance	5.93
6	Lincoln Benefit Life Company	6.08	6	Lincoln Benefit Life Company	5.92
7	MetLife Investors	6.09	7	MetLife Investors	5.94
8	National Integrity Life	6.06	8	National Integrity Life	5.93
9	Presidential Life Ins Co	6.09	9	Presidential Life Ins Co	5.94
10	United of Omaha	5.94	10	United of Omaha	5.86

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.66			Average= 5.58
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	5.41	1	Allianz Life Ins Co of N.A.	5.35
2	American National Ins Co	5.70	2	American National Ins Co	5.63
3	Genworth Financial	5.63	3	Genworth Financial	5.55
4	Genworth New York	5.63	4	Genworth New York	5.55
5	Integrity Life Insurance	5.75	5	Integrity Life Insurance	5.67
6	Lincoln Benefit Life Company	5.70	6	Lincoln Benefit Life Company	5.59
7	MetLife Investors	5.70	7	MetLife Investors	5.61
8	National Integrity Life	5.75	8	National Integrity Life	5.67
9	Presidential Life Ins Co	5.66	9	Presidential Life Ins Co	5.58
10	United of Omaha	5.64	10	United of Omaha	5.61

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= 6.01			Average= 5.88
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	6.09	1	American National Ins Co	5.94
2	Presidential Life Ins Co	6.09	2	MetLife Investors	5.94
3	Lincoln Benefit Life Company	6.08	3	Presidential Life Ins Co	5.94
4	American National Ins Co	6.07	4	Integrity Life Insurance	5.93
5	Integrity Life Insurance	6.06	5	National Integrity Life	5.93
6	National Integrity Life	6.06	6	Lincoln Benefit Life Company	5.92
7	Genworth Financial	5.94	7	United of Omaha	5.86
8	Genworth New York	5.94	8	Genworth Financial	5.81
9	United of Omaha	5.94	9	Genworth New York	5.81
10	Allianz Life Ins Co of N.A.	5.79	10	Allianz Life Ins Co of N.A.	5.67

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.66			Average= 5.58
	Company/Program	Female Factor		Company/Program	Female Factor
1	Integrity Life Insurance	5.75	1	Integrity Life Insurance	5.67
2	National Integrity Life	5.75	2	National Integrity Life	5.67
3	American National Ins Co	5.70	3	American National Ins Co	5.63
4	Lincoln Benefit Life Company	5.70	4	MetLife Investors	5.61
5	MetLife Investors	5.70	5	United of Omaha	5.61
6	Presidential Life Ins Co	5.66	6	Lincoln Benefit Life Company	5.59
7	United of Omaha	5.64	7	Presidential Life Ins Co	5.58
8	Genworth Financial	5.63	8	Genworth Financial	5.55
9	Genworth New York	5.63	9	Genworth New York	5.55
10	Allianz Life Ins Co of N.A.	5.41	10	Allianz Life Ins Co of N.A.	5.35

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

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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 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.64			Average= 6.39
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.41	1	Allianz Life Ins Co of N.A.	6.14
2	American National Ins Co	6.73	2	American National Ins Co	6.47
3	Genworth Financial	6.57	3	Genworth Financial	6.32
4	Genworth New York	6.57	4	Genworth New York	6.32
5	Integrity Life Insurance	6.66	5	Integrity Life Insurance	6.41
6	Lincoln Benefit Life Company	6.74	6	Lincoln Benefit Life Company	6.44
7	MetLife Investors	6.75	7	MetLife Investors	6.46
8	National Integrity Life	6.66	8	National Integrity Life	6.41
9	Presidential Life Ins Co	6.81	9	Presidential Life Ins Co	6.51
10	United of Omaha	6.50	10	United of Omaha	6.39

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.17			Average= 6.03
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	5.92	1	Allianz Life Ins Co of N.A.	5.79
2	American National Ins Co	6.23	2	American National Ins Co	6.09
3	Genworth Financial	6.14	3	Genworth Financial	5.98
4	Genworth New York	6.14	4	Genworth New York	5.98
5	Integrity Life Insurance	6.24	5	Integrity Life Insurance	6.10
6	Lincoln Benefit Life Company	6.23	6	Lincoln Benefit Life Company	6.04
7	MetLife Investors	6.22	7	MetLife Investors	6.06
8	National Integrity Life	6.24	8	National Integrity Life	6.10
9	Presidential Life Ins Co	6.24	9	Presidential Life Ins Co	6.08
10	United of Omaha	6.13	10	United of Omaha	6.08

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= 6.64			Average= 6.39
	Company/Program	Male Factor		Company/Program	Male Factor
1	Presidential Life Ins Co	6.81	1	Presidential Life Ins Co	6.51
2	MetLife Investors	6.75	2	American National Ins Co	6.47
3	Lincoln Benefit Life Company	6.74	3	MetLife Investors	6.46
4	American National Ins Co	6.73	4	Lincoln Benefit Life Company	6.44
5	Integrity Life Insurance	6.66	5	Integrity Life Insurance	6.41
6	National Integrity Life	6.66	6	National Integrity Life	6.41
7	Genworth Financial	6.57	7	United of Omaha	6.39
8	Genworth New York	6.57	8	Genworth Financial	6.32
9	United of Omaha	6.50	9	Genworth New York	6.32
10	Allianz Life Ins Co of N.A.	6.41	10	Allianz Life Ins Co of N.A.	6.14

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.17			Average= 6.03
	Company/Program	Female Factor		Company/Program	Female Factor
1	Integrity Life Insurance	6.24	1	Integrity Life Insurance	6.10
2	National Integrity Life	6.24	2	National Integrity Life	6.10
3	Presidential Life Ins Co	6.24	3	American National Ins Co	6.09
4	American National Ins Co	6.23	4	Presidential Life Ins Co	6.08
5	Lincoln Benefit Life Company	6.23	5	United of Omaha	6.08
6	MetLife Investors	6.22	6	MetLife Investors	6.06
7	Genworth Financial	6.14	7	Lincoln Benefit Life Company	6.04
8	Genworth New York	6.14	8	Genworth Financial	5.98
9	United of Omaha	6.13	9	Genworth New York	5.98
10	Allianz Life Ins Co of N.A.	5.92	10	Allianz Life Ins Co of N.A.	5.79

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

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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 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.54			Average= 7.02
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.32	1	Allianz Life Ins Co of N.A.	6.76
2	American National Ins Co	7.64	2	American National Ins Co	7.11
3	Genworth Financial	7.49	3	Genworth Financial	6.98
4	Genworth New York	7.49	4	Genworth New York	6.98
5	Integrity Life Insurance	7.49	5	Integrity Life Insurance	6.98
6	Lincoln Benefit Life Company	7.58	6	Lincoln Benefit Life Company	7.04
7	MetLife Investors	7.69	7	MetLife Investors	7.09
8	National Integrity Life	7.49	8	National Integrity Life	6.98
9	Presidential Life Ins Co	7.83	9	Presidential Life Ins Co	7.22
10	United of Omaha	7.38	10	United of Omaha	7.03

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 6.91			Average= 6.62
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.67	1	Allianz Life Ins Co of N.A.	6.37
2	American National Ins Co	6.98	2	American National Ins Co	6.69
3	Genworth Financial	6.87	3	Genworth Financial	6.57
4	Genworth New York	6.87	4	Genworth New York	6.57
5	Integrity Life Insurance	6.94	5	Integrity Life Insurance	6.65
6	Lincoln Benefit Life Company	6.91	6	Lincoln Benefit Life Company	6.59
7	MetLife Investors	6.98	7	MetLife Investors	6.66
8	National Integrity Life	6.94	8	National Integrity Life	6.65
9	Presidential Life Ins Co	7.05	9	Presidential Life Ins Co	6.73
10	United of Omaha	6.85	10	United of Omaha	6.67

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

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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 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.54			Average= 7.02
	Company/Program	Male Factor		Company/Program	Male Factor
1	Presidential Life Ins Co	7.83	1	Presidential Life Ins Co	7.22
2	MetLife Investors	7.69	2	American National Ins Co	7.11
3	American National Ins Co	7.64	3	MetLife Investors	7.09
4	Lincoln Benefit Life Company	7.58	4	Lincoln Benefit Life Company	7.04
5	Genworth Financial	7.49	5	United of Omaha	7.03
6	Genworth New York	7.49	6	Genworth Financial	6.98
7	Integrity Life Insurance	7.49	7	Genworth New York	6.98
8	National Integrity Life	7.49	8	Integrity Life Insurance	6.98
9	United of Omaha	7.38	9	National Integrity Life	6.98
10	Allianz Life Ins Co of N.A.	7.32	10	Allianz Life Ins Co of N.A.	6.76

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 6.91			Average= 6.62
	Company/Program	Female Factor		Company/Program	Female Factor
1	Presidential Life Ins Co	7.05	1	Presidential Life Ins Co	6.73
2	American National Ins Co	6.98	2	American National Ins Co	6.69
3	MetLife Investors	6.98	3	United of Omaha	6.67
4	Integrity Life Insurance	6.94	4	MetLife Investors	6.66
5	National Integrity Life	6.94	5	Integrity Life Insurance	6.65
6	Lincoln Benefit Life Company	6.91	6	National Integrity Life	6.65
7	Genworth Financial	6.87	7	Lincoln Benefit Life Company	6.59
8	Genworth New York	6.87	8	Genworth Financial	6.57
9	United of Omaha	6.85	9	Genworth New York	6.57
10	Allianz Life Ins Co of N.A.	6.67	10	Allianz Life Ins Co of N.A.	6.37

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

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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 Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.79			Average= 7.73
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.59	1	Allianz Life Ins Co of N.A.	7.44
2	American National Ins Co	8.92	2	American National Ins Co	7.85
3	Genworth Financial	8.84	3	Genworth Financial	7.74
4	Genworth New York	8.84	4	Genworth New York	7.74
5	Integrity Life Insurance	8.57	5	Integrity Life Insurance	7.63
6	Lincoln Benefit Life Company	8.69	6	Lincoln Benefit Life Company	7.75
7	MetLife Investors	8.99	7	MetLife Investors	7.78
8	National Integrity Life	8.57	8	National Integrity Life	7.63
9	Presidential Life Ins Co	9.31	9	Presidential Life Ins Co	8.03
10	United of Omaha	8.53	10	United of Omaha	7.72

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 7.99			Average= 7.35
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.81	1	Allianz Life Ins Co of N.A.	7.10
2	American National Ins Co	8.11	2	American National Ins Co	7.47
3	Genworth Financial	7.99	3	Genworth Financial	7.32
4	Genworth New York	7.99	4	Genworth New York	7.32
5	Integrity Life Insurance	7.92	5	Integrity Life Insurance	7.35
6	Lincoln Benefit Life Company	7.84	6	Lincoln Benefit Life Company	7.28
7	MetLife Investors	8.12	7	MetLife Investors	7.41
8	National Integrity Life	7.92	8	National Integrity Life	7.35
9	Presidential Life Ins Co	8.27	9	Presidential Life Ins Co	7.54
10	United of Omaha	7.89	10	United of Omaha	7.39

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= 8.79			Average= 7.73
	Company/Program	Male Factor		Company/Program	Male Factor
1	Presidential Life Ins Co	9.31	1	Presidential Life Ins Co	8.03
2	MetLife Investors	8.99	2	American National Ins Co	7.85
3	American National Ins Co	8.92	3	MetLife Investors	7.78
4	Genworth Financial	8.84	4	Lincoln Benefit Life Company	7.75
5	Genworth New York	8.84	5	Genworth Financial	7.74
6	Lincoln Benefit Life Company	8.69	6	Genworth New York	7.74
7	Allianz Life Ins Co of N.A.	8.59	7	United of Omaha	7.72
8	Integrity Life Insurance	8.57	8	Integrity Life Insurance	7.63
9	National Integrity Life	8.57	9	National Integrity Life	7.63
10	United of Omaha	8.53	10	Allianz Life Ins Co of N.A.	7.44

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 7.99			Average= 7.35
	Company/Program	Female Factor		Company/Program	Female Factor
1	Presidential Life Ins Co	8.27	1	Presidential Life Ins Co	7.54
2	MetLife Investors	8.12	2	American National Ins Co	7.47
3	American National Ins Co	8.11	3	MetLife Investors	7.41
4	Genworth Financial	7.99	4	United of Omaha	7.39
5	Genworth New York	7.99	5	Integrity Life Insurance	7.35
6	Integrity Life Insurance	7.92	6	National Integrity Life	7.35
7	National Integrity Life	7.92	7	Genworth Financial	7.32
8	United of Omaha	7.89	8	Genworth New York	7.32
9	Lincoln Benefit Life Company	7.84	9	Lincoln Benefit Life Company	7.28
10	Allianz Life Ins Co of N.A.	7.81	10	Allianz Life Ins Co of N.A.	7.10

SPIA (Single Premium Immediate Annuity) Period Certain Only -- Sorted by Name of Insurance Company (Study # 11)

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SPIA 10-Year Period Certain only			SPIA 25-Year Period Certain only		
		Average= 9.74			Average= 5.65
	Company/Program	10PC Factor		Company/Program	25PC Factor
1	Allianz Life Ins Co of N.A.	9.55	1	Allianz Life Ins Co of N.A.	5.47
2	American National Ins Co	9.66	2	American National Ins Co	5.80
3	Genworth Financial	9.72	3	Genworth Financial	5.60
4	Genworth New York	9.72	4	Genworth New York	5.60
5	Integrity Life Insurance	9.68	5	Integrity Life Insurance	5.70
6	Lincoln Benefit Life Company	9.98	6	Lincoln Benefit Life Company	5.55
7	MetLife Investors	9.59	7	MetLife Investors	5.58
8	National Integrity Life	9.68	8	National Integrity Life	5.70
9	Presidential Life Ins Co	10.17	9	Presidential Life Ins Co	5.81
10	United of Omaha	9.69	10	United of Omaha	N/A

SPIA (Single Premium Immediate Annuity) Period Certain Only --- Sorted by Rate Factor (Study # 12)

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SPIA 10-Year Period Certain only			SPIA 25-Year Period Certain only		
Average= 9.74			Average= 5.65		
	Company/Program	10PC Factor		Company/Program	25PC Factor
1	Presidential Life Ins Co	10.17	1	United of Omaha	N/A
2	Lincoln Benefit Life Company	9.98	2	Presidential Life Ins Co	5.81
3	Genworth Financial	9.72	3	American National Ins Co	5.80
4	Genworth New York	9.72	4	Integrity Life Insurance	5.70
5	United of Omaha	9.69	5	National Integrity Life	5.70
6	Integrity Life Insurance	9.68	6	Genworth Financial	5.60
7	National Integrity Life	9.68	7	Genworth New York	5.60
8	American National Ins Co	9.66	8	MetLife Investors	5.58
9	MetLife Investors	9.59	9	Lincoln Benefit Life Company	5.55
10	Allianz Life Ins Co of N.A.	9.55	10	Allianz Life Ins Co of N.A.	5.47

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”).