

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

August 2009

Phone 866-866-1999

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## SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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Period (Term) <u>Certain Only</u>	<u>Highest</u>	<u>Average</u>	Single Life <u>Only</u>	<u>Highest</u>	<u>Average</u>	Single Life with <u>10-Years Certain</u>	<u>Highest</u>	<u>Average</u>
5-Year Pd. Cert.	\$ 1,994	\$ 1,763	Male Age 60	\$ 633	\$ 598	Male Age 60	\$ 619	\$ 585
10-Year Pd. Cert.	\$ 1,028	\$ 978	Fem. Age 60	\$ 592	\$ 562	Fem. Age 60	\$ 584	\$ 554
15-Year Pd. Cert.	\$ 774	\$ 735	Male Age 65	\$ 706	\$ 664	Male Age 65	\$ 678	\$ 638
20-Year Pd. Cert.	\$ 610	\$ 623	Fem. Age 65	\$ 672	\$ 617	Fem. Age 65	\$ 585	\$ 601
25-Year Pd. Cert.	\$ 581	\$ 556	Male Age 70	\$ 792	\$ 753	Male Age 70	\$ 734	\$ 700
30-Year Pd. Cert.	\$ 594	\$ 526	Fem. Age 70	\$ 719	\$ 687	Fem. Age 70	\$ 688	\$ 659
			Male Age 75	\$ 931	\$ 878	Male Age 75	\$ 805	\$ 772
			Fem. Age 75	\$ 827	\$ 793	Fem. Age 75	\$ 764	\$ 733

**Important Disclaimers: No warranties are made about the information published in Comparative Annuities Report. All information published in this newsletter is subject to change without notice and may vary from state to state at time of publication. This information is not intended to create public interest in the sale of annuities. You should consult with a competent financial planner to determine whether an annuity is suitable for your financial situation.**

**Comparative Annuity Report Data on SPIA annuities are quoted monthly in Kiplinger's Retirement Report.**

Chart 1. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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Chart 2. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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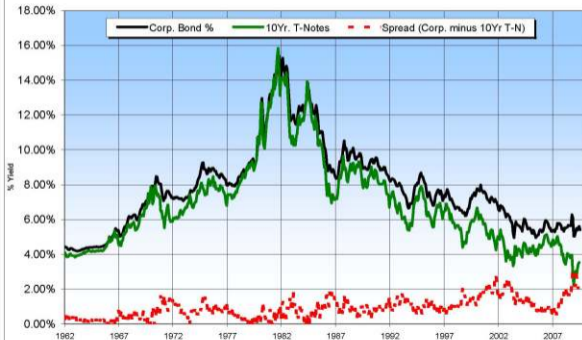


Chart 3. Expected Inflation Rate  
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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Chart 4. 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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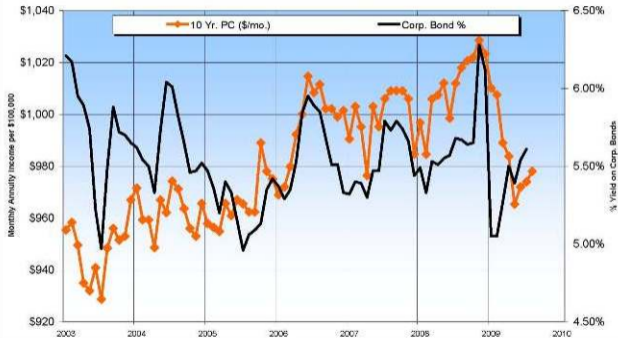


Chart 6. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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Chart 8. 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 10. 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 12. 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 14. 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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# SPIA (Single Premium Immediate Annuity) 5-Year and 10-Year Period Certain Only

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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 5-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 5-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$1,691	1	United of Omaha	\$1,994
2	American National Ins Co	\$1,735	2	Midland National	\$1,834
3	Genworth Financial	\$1,721	3	North American	\$1,808
4	Integrity Life Insurance	\$1,701	4	Presidential Life Ins Co	\$1,776
5	Lincoln Benefit Life Company	\$1,698	5	American National Ins Co	\$1,735
6	MetLife Investors	\$1,708	6	Penn Mutual	\$1,730
7	Midland National	\$1,834	7	Genworth Financial	\$1,721
8	North American	\$1,808	8	MetLife Investors	\$1,708
9	Penn Mutual	\$1,730	9	Integrity Life Insurance	\$1,701
10	Presidential Life Ins Co	\$1,776	10	Lincoln Benefit Life Company	\$1,698
11	United of Omaha	\$1,994	11	Allianz Life Ins Co of N.A.	\$1,691
	Average	\$1,763		Average	\$1,763

SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$952	1	North American	\$1,028
2	American National Ins Co	\$966	2	Midland National	\$1,020
3	Genworth Financial	\$972	3	Presidential Life Ins Co	\$1,017
4	Integrity Life Insurance	\$953	4	Penn Mutual	\$973
5	Lincoln Benefit Life Company	\$952	5	Genworth Financial	\$972
6	MetLife Investors	\$958	6	American National Ins Co	\$966
7	Midland National	\$1,020	7	United of Omaha	\$964
8	North American	\$1,028	8	MetLife Investors	\$958
9	Penn Mutual	\$973	9	Integrity Life Insurance	\$953
10	Presidential Life Ins Co	\$1,017	10	Allianz Life Ins Co of N.A.	\$952
11	United of Omaha	\$964	11	Lincoln Benefit Life Company	\$952
	Average	\$978		Average	\$978

**SPIA (Single Premium Immediate Annuity) 15-Year and 20-Year Period Certain Only**  
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SPIA 15-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 15-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$718	1	North American	\$774
2	American National Ins Co	\$728	2	Midland National	\$768
3	Genworth Financial	\$734	3	Presidential Life Ins Co	\$746
4	Integrity Life Insurance	\$720	4	Genworth Financial	\$734
5	Lincoln Benefit Life Company	\$710	5	MetLife Investors	\$733
6	MetLife Investors	\$733	6	United of Omaha	\$730
7	Midland National	\$768	7	American National Ins Co	\$728
8	North American	\$774	8	Penn Mutual	\$727
9	Penn Mutual	\$727	9	Integrity Life Insurance	\$720
10	Presidential Life Ins Co	\$746	10	Allianz Life Ins Co of N.A.	\$718
11	United of Omaha	\$730	11	Lincoln Benefit Life Company	\$710
	Average	\$735		Average	\$735

SPIA 20-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 20-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$610	1	North American	\$661
2	American National Ins Co	\$624	2	Midland National	\$656
3	Genworth Financial	\$622	3	Presidential Life Ins Co	\$626
4	Integrity Life Insurance	\$609	4	American National Ins Co	\$624
5	Lincoln Benefit Life Company	\$605	5	Genworth Financial	\$622
6	MetLife Investors	\$621	6	MetLife Investors	\$621
7	Midland National	\$656	7	United of Omaha	\$615
8	North American	\$661	8	Allianz Life Ins Co of N.A.	\$610
9	Penn Mutual	\$604	9	Integrity Life Insurance	\$609
10	Presidential Life Ins Co	\$626	10	Lincoln Benefit Life Company	\$605
11	United of Omaha	\$615	11	Penn Mutual	\$604
	Average	\$623		Average	\$623

**SPIA (Single Premium Immediate Annuity) 25-Year and 30-Year Period Certain Only**  
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SPIA 25-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 25-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$553	1	Midland National	N/A
2	American National Ins Co	\$564	2	North American	N/A
3	Genworth Financial	\$560	3	United of Omaha	N/A
4	Integrity Life Insurance	\$549	4	Presidential Life Ins Co	\$581
5	Lincoln Benefit Life Company	\$547	5	American National Ins Co	\$564
6	MetLife Investors	\$556	6	Genworth Financial	\$560
7	Midland National	N/A	7	MetLife Investors	\$556
8	North American	N/A	8	Allianz Life Ins Co of N.A.	\$553
9	Penn Mutual	\$537	9	Integrity Life Insurance	\$549
10	Presidential Life Ins Co	\$581	10	Lincoln Benefit Life Company	\$547
11	United of Omaha	N/A	11	Penn Mutual	\$537
	Average	\$556		Average	\$556

SPIA 30-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 30-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$516	1	Midland National	N/A
2	American National Ins Co	\$522	2	North American	N/A
3	Genworth Financial	\$520	3	United of Omaha	N/A
4	Integrity Life Insurance	\$516	4	Penn Mutual	\$594
5	Lincoln Benefit Life Company	\$507	5	American National Ins Co	\$522
6	MetLife Investors	\$516	6	Genworth Financial	\$520
7	Midland National	N/A	7	Allianz Life Ins Co of N.A.	\$516
8	North American	N/A	8	Integrity Life Insurance	\$516
9	Penn Mutual	\$594	9	MetLife Investors	\$516
10	Presidential Life Ins Co	\$513	10	Presidential Life Ins Co	\$513
11	United of Omaha	N/A	11	Lincoln Benefit Life Company	\$507
	Average	\$526		Average	\$526

# SPIA (Single Premium Immediate Annuity) Age 60 - Male - Life Only & Life with 10-Year Certain

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SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$585	1	North American	\$633
2	American National Ins Co	\$599	2	Midland National	\$627
3	Genworth Financial	\$592	3	Presidential Life Ins Co	\$609
4	Integrity Life Insurance	\$586	4	MetLife Investors	\$607
5	Lincoln Benefit Life Company	\$591	5	American National Ins Co	\$599
6	MetLife Investors	\$607	6	Genworth Financial	\$592
7	Midland National	\$627	7	Lincoln Benefit Life Company	\$591
8	North American	\$633	8	Integrity Life Insurance	\$586
9	Penn Mutual	\$574	9	Allianz Life Ins Co of N.A.	\$585
10	Presidential Life Ins Co	\$609	10	United of Omaha	\$578
11	United of Omaha	\$578	11	Penn Mutual	\$574
	Average	\$598		Average	\$598

SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$572	1	North American	\$619
2	American National Ins Co	\$586	2	Midland National	\$613
3	Genworth Financial	\$581	3	Presidential Life Ins Co	\$594
4	Integrity Life Insurance	\$574	4	MetLife Investors	\$592
5	Lincoln Benefit Life Company	\$573	5	American National Ins Co	\$586
6	MetLife Investors	\$592	6	Genworth Financial	\$581
7	Midland National	\$613	7	Integrity Life Insurance	\$574
8	North American	\$619	8	Lincoln Benefit Life Company	\$573
9	Penn Mutual	\$565	9	Allianz Life Ins Co of N.A.	\$572
10	Presidential Life Ins Co	\$594	10	United of Omaha	\$571
11	United of Omaha	\$571	11	Penn Mutual	\$565
	Average	\$585		Average	\$585

# SPIA (Single Premium Immediate Annuity) Age 60 - Female - Life Only & Life with 10-Year Certain

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SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$550	1	North American	\$592
2	American National Ins Co	\$564	2	Midland National	\$585
3	Genworth Financial	\$561	3	MetLife Investors	\$568
4	Integrity Life Insurance	\$555	4	Presidential Life Ins Co	\$566
5	Lincoln Benefit Life Company	\$554	5	American National Ins Co	\$564
6	MetLife Investors	\$568	6	Genworth Financial	\$561
7	Midland National	\$585	7	Integrity Life Insurance	\$555
8	North American	\$592	8	Lincoln Benefit Life Company	\$554
9	Penn Mutual	\$539	9	Allianz Life Ins Co of N.A.	\$550
10	Presidential Life Ins Co	\$566	10	United of Omaha	\$545
11	United of Omaha	\$545	11	Penn Mutual	\$539
	Average	\$562		Average	\$562

SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$544	1	North American	\$584
2	American National Ins Co	\$557	2	Midland National	\$578
3	Genworth Financial	\$555	3	MetLife Investors	\$560
4	Integrity Life Insurance	\$548	4	Presidential Life Ins Co	\$558
5	Lincoln Benefit Life Company	\$542	5	American National Ins Co	\$557
6	MetLife Investors	\$560	6	Genworth Financial	\$555
7	Midland National	\$578	7	Integrity Life Insurance	\$548
8	North American	\$584	8	Allianz Life Ins Co of N.A.	\$544
9	Penn Mutual	\$532	9	Lincoln Benefit Life Company	\$542
10	Presidential Life Ins Co	\$558	10	United of Omaha	\$541
11	United of Omaha	\$541	11	Penn Mutual	\$532
	Average	\$554		Average	\$554

# SPIA (Single Premium Immediate Annuity) Age 65 - Male - Life Only & Life with 10-Year Certain

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SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$646	1	North American	\$706
2	American National Ins Co	\$665	2	Midland National	\$700
3	Genworth Financial	\$654	3	Presidential Life Ins Co	\$681
4	Integrity Life Insurance	\$644	4	MetLife Investors	\$672
5	Lincoln Benefit Life Company	\$655	5	American National Ins Co	\$665
6	MetLife Investors	\$672	6	Lincoln Benefit Life Company	\$655
7	Midland National	\$700	7	Genworth Financial	\$654
8	North American	\$706	8	Allianz Life Ins Co of N.A.	\$646
9	Penn Mutual	\$639	9	Integrity Life Insurance	\$644
10	Presidential Life Ins Co	\$681	10	Penn Mutual	\$639
11	United of Omaha	\$638	11	United of Omaha	\$638
	Average	\$664		Average	\$664

SPIA Age 65 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$619	1	North American	\$678
2	American National Ins Co	\$637	2	Midland National	\$672
3	Genworth Financial	\$632	3	Presidential Life Ins Co	\$651
4	Integrity Life Insurance	\$620	4	MetLife Investors	\$644
5	Lincoln Benefit Life Company	\$624	5	American National Ins Co	\$637
6	MetLife Investors	\$644	6	Genworth Financial	\$632
7	Midland National	\$672	7	United of Omaha	\$627
8	North American	\$678	8	Lincoln Benefit Life Company	\$624
9	Penn Mutual	\$618	9	Integrity Life Insurance	\$620
10	Presidential Life Ins Co	\$651	10	Allianz Life Ins Co of N.A.	\$619
11	United of Omaha	\$627	11	Penn Mutual	\$618
	Average	\$638		Average	\$638

## SPIA (Single Premium Immediate Annuity) Age 65 - Female - Life Only & Life with 10-Year Certain

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SPIA Age 65 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$599	1	Midland National	\$672
2	American National Ins Co	\$615	2	North American	\$651
3	Genworth Financial	\$611	3	Presidential Life Ins Co	\$624
4	Integrity Life Insurance	\$603	4	MetLife Investors	\$620
5	Lincoln Benefit Life Company	\$606	5	American National Ins Co	\$615
6	MetLife Investors	\$620	6	Genworth Financial	\$611
7	Midland National	\$672	7	Lincoln Benefit Life Company	\$606
8	North American	\$651	8	Integrity Life Insurance	\$603
9	Penn Mutual	\$591	9	Allianz Life Ins Co of N.A.	\$599
10	Presidential Life Ins Co	\$624	10	United of Omaha	\$599
11	United of Omaha	\$599	11	Penn Mutual	\$591
	Average	\$617		Average	\$617

SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$585	1	Allianz Life Ins Co of N.A.	\$585
2	American National Ins Co	\$602	2	American National Ins Co	\$602
3	Genworth Financial	\$598	3	Genworth Financial	\$598
4	Integrity Life Insurance	\$590	4	Integrity Life Insurance	\$590
5	Lincoln Benefit Life Company	\$586	5	Lincoln Benefit Life Company	\$586
6	MetLife Investors	\$605	6	MetLife Investors	\$605
7	Midland National	\$630	7	Midland National	\$630
8	North American	\$636	8	North American	\$636
9	Penn Mutual	\$578	9	Penn Mutual	\$578
10	Presidential Life Ins Co	\$608	10	Presidential Life Ins Co	\$608
11	United of Omaha	\$594	11	United of Omaha	\$594
	Average	\$601		Average	\$601

## SPIA (Single Premium Immediate Annuity) Age 70 - Male - Life Only & Life with 10-Year Certain

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SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$736	1	North American	\$792
2	American National Ins Co	\$755	2	Midland National	\$784
3	Genworth Financial	\$742	3	Presidential Life Ins Co	\$783
4	Integrity Life Insurance	\$726	4	MetLife Investors	\$766
5	Lincoln Benefit Life Company	\$736	5	American National Ins Co	\$755
6	MetLife Investors	\$766	6	Genworth Financial	\$742
7	Midland National	\$784	7	Allianz Life Ins Co of N.A.	\$736
8	North American	\$792	8	Lincoln Benefit Life Company	\$736
9	Penn Mutual	\$732	9	Penn Mutual	\$732
10	Presidential Life Ins Co	\$783	10	United of Omaha	\$727
11	United of Omaha	\$727	11	Integrity Life Insurance	\$726
	Average	\$753		Average	\$753

SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$678	1	North American	\$734
2	American National Ins Co	\$699	2	Midland National	\$727
3	Genworth Financial	\$698	3	Presidential Life Ins Co	\$722
4	Integrity Life Insurance	\$678	4	MetLife Investors	\$706
5	Lincoln Benefit Life Company	\$682	5	American National Ins Co	\$699
6	MetLife Investors	\$706	6	Genworth Financial	\$698
7	Midland National	\$727	7	United of Omaha	\$693
8	North American	\$734	8	Penn Mutual	\$683
9	Penn Mutual	\$683	9	Lincoln Benefit Life Company	\$682
10	Presidential Life Ins Co	\$722	10	Allianz Life Ins Co of N.A.	\$678
11	United of Omaha	\$693	11	Integrity Life Insurance	\$678
	Average	\$700		Average	\$700

# SPIA (Single Premium Immediate Annuity) Age 70 - Female - Life Only & Life with 10-Year Certain

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SPIA Age 70 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$671	1	North American	\$719
2	American National Ins Co	\$688	2	Midland National	\$711
3	Genworth Financial	\$683	3	Presidential Life Ins Co	\$705
4	Integrity Life Insurance	\$672	4	MetLife Investors	\$695
5	Lincoln Benefit Life Company	\$672	5	American National Ins Co	\$688
6	MetLife Investors	\$695	6	Genworth Financial	\$683
7	Midland National	\$711	7	United of Omaha	\$674
8	North American	\$719	8	Integrity Life Insurance	\$672
9	Penn Mutual	\$668	9	Lincoln Benefit Life Company	\$672
10	Presidential Life Ins Co	\$705	10	Allianz Life Ins Co of N.A.	\$671
11	United of Omaha	\$674	11	Penn Mutual	\$668
	Average	\$687		Average	\$687

SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$641	1	North American	\$688
2	American National Ins Co	\$659	2	Midland National	\$681
3	Genworth Financial	\$657	3	Presidential Life Ins Co	\$673
4	Integrity Life Insurance	\$645	4	MetLife Investors	\$664
5	Lincoln Benefit Life Company	\$639	5	American National Ins Co	\$659
6	MetLife Investors	\$664	6	Genworth Financial	\$657
7	Midland National	\$681	7	United of Omaha	\$656
8	North American	\$688	8	Integrity Life Insurance	\$645
9	Penn Mutual	\$641	9	Allianz Life Ins Co of N.A.	\$641
10	Presidential Life Ins Co	\$673	10	Penn Mutual	\$641
11	United of Omaha	\$656	11	Lincoln Benefit Life Company	\$639
	Average	\$659		Average	\$659

# SPIA (Single Premium Immediate Annuity) Age 75 - Male - Life Only & Life with 10-Year Certain

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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 Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$859	1	Presidential Life Ins Co	\$931
2	American National Ins Co	\$882	2	North American	\$922
3	Genworth Financial	\$872	3	Midland National	\$913
4	Integrity Life Insurance	\$835	4	MetLife Investors	\$896
5	Lincoln Benefit Life Company	\$842	5	American National Ins Co	\$882
6	MetLife Investors	\$896	6	Genworth Financial	\$872
7	Midland National	\$913	7	Allianz Life Ins Co of N.A.	\$859
8	North American	\$922	8	Penn Mutual	\$858
9	Penn Mutual	\$858	9	United of Omaha	\$844
10	Presidential Life Ins Co	\$931	10	Lincoln Benefit Life Company	\$842
11	United of Omaha	\$844	11	Integrity Life Insurance	\$835
	Average	\$878		Average	\$878

SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$744	1	North American	\$805
2	American National Ins Co	\$772	2	Presidential Life Ins Co	\$803
3	Genworth Financial	\$774	3	Midland National	\$797
4	Integrity Life Insurance	\$744	4	MetLife Investors	\$776
5	Lincoln Benefit Life Company	\$751	5	Genworth Financial	\$774
6	MetLife Investors	\$776	6	American National Ins Co	\$772
7	Midland National	\$797	7	United of Omaha	\$765
8	North American	\$805	8	Penn Mutual	\$759
9	Penn Mutual	\$759	9	Lincoln Benefit Life Company	\$751
10	Presidential Life Ins Co	\$803	10	Allianz Life Ins Co of N.A.	\$744
11	United of Omaha	\$765	11	Integrity Life Insurance	\$744
	Average	\$772		Average	\$772

# SPIA (Single Premium Immediate Annuity) Age 75 - Female - Life Only & Life with 10-Year Certain

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SPIA Age 75 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$780	1	Presidential Life Ins Co	\$827
2	American National Ins Co	\$800	2	Midland National	\$824
3	Genworth Financial	\$791	3	MetLife Investors	\$810
4	Integrity Life Insurance	\$770	4	North American	\$805
5	Lincoln Benefit Life Company	\$760	5	American National Ins Co	\$800
6	MetLife Investors	\$810	6	Genworth Financial	\$791
7	Midland National	\$824	7	Allianz Life Ins Co of N.A.	\$780
8	North American	\$805	8	Penn Mutual	\$780
9	Penn Mutual	\$780	9	United of Omaha	\$780
10	Presidential Life Ins Co	\$827	10	Integrity Life Insurance	\$770
11	United of Omaha	\$780	11	Lincoln Benefit Life Company	\$760
	Average	\$793		Average	\$793

SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$710	1	North American	\$764
2	American National Ins Co	\$733	2	Midland National	\$756
3	Genworth Financial	\$732	3	Presidential Life Ins Co	\$754
4	Integrity Life Insurance	\$715	4	MetLife Investors	\$739
5	Lincoln Benefit Life Company	\$705	5	American National Ins Co	\$733
6	MetLife Investors	\$739	6	Genworth Financial	\$732
7	Midland National	\$756	7	United of Omaha	\$731
8	North American	\$764	8	Penn Mutual	\$720
9	Penn Mutual	\$720	9	Integrity Life Insurance	\$715
10	Presidential Life Ins Co	\$754	10	Allianz Life Ins Co of N.A.	\$710
11	United of Omaha	\$731	11	Lincoln Benefit Life Company	\$705
	Average	\$733		Average	\$733