

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

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SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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Period (Term) <u>Certain Only</u>	<u>Average</u>	<u>Highest</u>	Single Life <u>Only</u>	<u>Average</u>	<u>Highest</u>	Single Life with <u>10-Years Certain</u>	<u>Average</u>	<u>Highest</u>
5-Year Pd. Cert.	\$ 1,712	\$ 1,743	Male Age 60	\$ 579	\$ 625	Male Age 60	\$ 568	\$ 609
10-Year Pd. Cert.	\$ 958	\$ 988	Fem. Age 60	\$ 543	\$ 584	Fem. Age 60	\$ 536	\$ 575
15-Year Pd. Cert.	\$ 717	\$ 748	Male Age 65	\$ 643	\$ 693	Male Age 65	\$ 621	\$ 663
20-Year Pd. Cert.	\$ 604	\$ 591	Fem. Age 65	\$ 595	\$ 638	Fem. Age 65	\$ 583	\$ 621
25-Year Pd. Cert.	\$ 534	\$ 570	Male Age 70	\$ 728	\$ 791	Male Age 70	\$ 681	\$ 729
30-Year Pd. Cert.	\$ 494	\$ 531	Fem. Age 70	\$ 664	\$ 715	Fem. Age 70	\$ 640	\$ 682
			Male Age 75	\$ 849	\$ 933	Male Age 75	\$ 753	\$ 805
			Fem. Age 75	\$ 772	\$ 832	Fem. Age 75	\$ 713	\$ 759

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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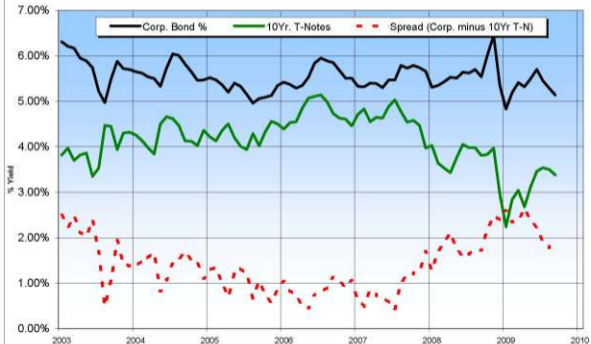


Chart 2. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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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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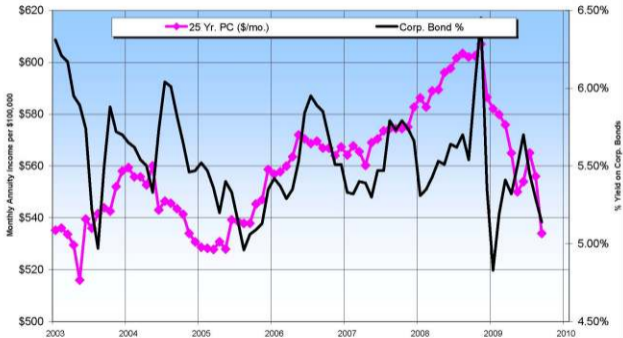


Chart 8. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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