

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

November 2009

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 30 Issue 11

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.	\$ 1,703	\$ 1,743	Male Age 60	\$ 569	\$ 608	Male Age 60	\$ 557	\$ 593
10-Year Pd. Cert.	\$ 948	\$ 973	Fem. Age 60	\$ 533	\$ 568	Fem. Age 60	\$ 526	\$ 560
15-Year Pd. Cert.	\$ 707	\$ 726	Male Age 65	\$ 633	\$ 675	Male Age 65	\$ 609	\$ 645
20-Year Pd. Cert.	\$ 594	\$ 622	Fem. Age 65	\$ 586	\$ 621	Fem. Age 65	\$ 573	\$ 605
25-Year Pd. Cert.	\$ 526	\$ 556	Male Age 70	\$ 718	\$ 771	Male Age 70	\$ 670	\$ 710
30-Year Pd. Cert.	\$ 485	\$ 517	Fem. Age 70	\$ 656	\$ 697	Fem. Age 70	\$ 630	\$ 664
			Male Age 75	\$ 840	\$ 911	Male Age 75	\$ 742	\$ 784
			Fem. Age 75	\$ 764	\$ 811	Fem. Age 75	\$ 704	\$ 738

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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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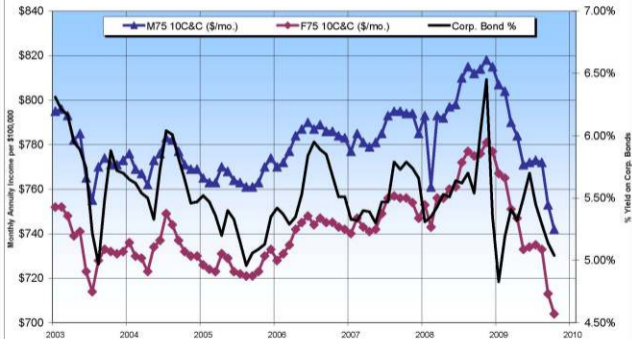
Chart 12. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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.	\$1,683	1	Midland National	\$1,743
2	American National Ins Co	\$1,694	2	Presidential Life Ins Co	\$1,736
3	Aviva Life	\$1,680	3	New York Life	\$1,732
4	Genworth Financial	\$1,698	4	North American	\$1,717
5	Integrity Life Insurance	\$1,692	5	Penn Mutual	\$1,709
6	Lincoln Benefit Life Company	\$1,672	6	Genworth Financial	\$1,698
7	MetLife Investors	\$1,690	7	American National Ins Co	\$1,694
8	Midland National	\$1,743	8	Integrity Life Insurance	\$1,692
9	New York Life	\$1,732	9	MetLife Investors	\$1,690
10	North American	\$1,717	10	United of Omaha	\$1,687
11	Penn Mutual	\$1,709	11	Allianz Life Ins Co of N.A.	\$1,683
12	Presidential Life Ins Co	\$1,736	12	Aviva Life	\$1,680
13	United of Omaha	\$1,687	13	Lincoln Benefit Life Company	\$1,672
	Average	\$1,703		Average	\$1,703

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.	\$930	1	North American	\$973
2	American National Ins Co	\$944	2	Midland National	\$965
3	Aviva Life	\$925	3	Presidential Life Ins Co	\$963
4	Genworth Financial	\$957	4	United of Omaha	\$959
5	Integrity Life Insurance	\$943	5	Genworth Financial	\$957
6	Lincoln Benefit Life Company	\$925	6	Penn Mutual	\$951
7	MetLife Investors	\$939	7	New York Life	\$950
8	Midland National	\$965	8	American National Ins Co	\$944
9	New York Life	\$950	9	Integrity Life Insurance	\$943
10	North American	\$973	10	MetLife Investors	\$939
11	Penn Mutual	\$951	11	Allianz Life Ins Co of N.A.	\$930
12	Presidential Life Ins Co	\$963	12	Aviva Life	\$925
13	United of Omaha	\$959	13	Lincoln Benefit Life Company	\$925
	Average	\$948		Average	\$948

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.	\$697	1	North American	\$726
2	American National Ins Co	\$702	2	Presidential Life Ins Co	\$726
3	Aviva Life	\$682	3	United of Omaha	\$723
4	Genworth Financial	\$722	4	Genworth Financial	\$722
5	Integrity Life Insurance	\$707	5	Midland National	\$720
6	Lincoln Benefit Life Company	\$682	6	MetLife Investors	\$712
7	MetLife Investors	\$712	7	Penn Mutual	\$709
8	Midland National	\$720	8	Integrity Life Insurance	\$707
9	New York Life	\$681	9	American National Ins Co	\$702
10	North American	\$726	10	Allianz Life Ins Co of N.A.	\$697
11	Penn Mutual	\$709	11	Aviva Life	\$682
12	Presidential Life Ins Co	\$726	12	Lincoln Benefit Life Company	\$682
13	United of Omaha	\$723	13	New York Life	\$681
	Average	\$707		Average	\$707

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.	\$590	1	North American	\$622
2	American National Ins Co	\$596	2	Midland National	\$617
3	Aviva Life	\$569	3	Presidential Life Ins Co	\$617
4	Genworth Financial	\$606	4	United of Omaha	\$607
5	Integrity Life Insurance	\$594	5	Genworth Financial	\$606
6	Lincoln Benefit Life Company	\$572	6	MetLife Investors	\$598
7	MetLife Investors	\$598	7	American National Ins Co	\$596
8	Midland National	\$617	8	Integrity Life Insurance	\$594
9	New York Life	\$551	9	Allianz Life Ins Co of N.A.	\$590
10	North American	\$622	10	Penn Mutual	\$587
11	Penn Mutual	\$587	11	Lincoln Benefit Life Company	\$572
12	Presidential Life Ins Co	\$617	12	Aviva Life	\$569
13	United of Omaha	\$607	13	New York Life	\$551
	Average	\$594		Average	\$594

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.	\$533	1	Aviva Life	NA
2	American National Ins Co	\$535	2	Midland National	NA
3	Aviva Life	NA	3	North American	NA
4	Genworth Financial	\$539	4	United of Omaha	NA
5	Integrity Life Insurance	\$532	5	Presidential Life Ins Co	\$556
6	Lincoln Benefit Life Company	\$512	6	Genworth Financial	\$539
7	MetLife Investors	\$531	7	American National Ins Co	\$535
8	Midland National	NA	8	Allianz Life Ins Co of N.A.	\$533
9	New York Life	\$477	9	Integrity Life Insurance	\$532
10	North American	NA	10	MetLife Investors	\$531
11	Penn Mutual	\$519	11	Penn Mutual	\$519
12	Presidential Life Ins Co	\$556	12	Lincoln Benefit Life Company	\$512
13	United of Omaha	NA	13	New York Life	\$477
	Average	\$526		Average	\$526

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.	\$494	1	Aviva Life	NA
2	American National Ins Co	\$491	2	Midland National	NA
3	Aviva Life	NA	3	North American	NA
4	Genworth Financial	\$498	4	United of Omaha	NA
5	Integrity Life Insurance	\$496	5	Presidential Life Ins Co	\$517
6	Lincoln Benefit Life Company	\$472	6	Genworth Financial	\$498
7	MetLife Investors	\$490	7	Integrity Life Insurance	\$496
8	Midland National	NA	8	Allianz Life Ins Co of N.A.	\$494
9	New York Life	\$431	9	American National Ins Co	\$491
10	North American	NA	10	MetLife Investors	\$490
11	Penn Mutual	\$477	11	Penn Mutual	\$477
12	Presidential Life Ins Co	\$517	12	Lincoln Benefit Life Company	\$472
13	United of Omaha	NA	13	New York Life	\$431
	Average	\$485		Average	\$485

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.	\$566	1	Presidential Life Ins Co	\$608
2	American National Ins Co	\$570	2	North American	\$587
3	Aviva Life	\$545	3	Midland National	\$581
4	Genworth Financial	\$580	4	Genworth Financial	\$580
5	Integrity Life Insurance	\$568	5	American National Ins Co	\$570
6	Lincoln Benefit Life Company	\$550	6	Integrity Life Insurance	\$568
7	MetLife Investors	\$565	7	Allianz Life Ins Co of N.A.	\$566
8	Midland National	\$581	8	MetLife Investors	\$565
9	New York Life	\$560	9	United of Omaha	\$561
10	North American	\$587	10	New York Life	\$560
11	Penn Mutual	\$557	11	Penn Mutual	\$557
12	Presidential Life Ins Co	\$608	12	Lincoln Benefit Life Company	\$550
13	United of Omaha	\$561	13	Aviva Life	\$545
	Average	\$569		Average	\$569

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.	\$553	1	Presidential Life Ins Co	\$593
2	American National Ins Co	\$558	2	North American	\$574
3	Aviva Life	\$534	3	Genworth Financial	\$570
4	Genworth Financial	\$570	4	Midland National	\$568
5	Integrity Life Insurance	\$556	5	American National Ins Co	\$558
6	Lincoln Benefit Life Company	\$533	6	Integrity Life Insurance	\$556
7	MetLife Investors	\$552	7	United of Omaha	\$554
8	Midland National	\$568	8	Allianz Life Ins Co of N.A.	\$553
9	New York Life	\$546	9	MetLife Investors	\$552
10	North American	\$574	10	New York Life	\$546
11	Penn Mutual	\$545	11	Penn Mutual	\$545
12	Presidential Life Ins Co	\$593	12	Aviva Life	\$534
13	United of Omaha	\$554	13	Lincoln Benefit Life Company	\$533
	Average	\$557		Average	\$557

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.	\$528	1	Presidential Life Ins Co	\$568
2	American National Ins Co	\$536	2	Genworth Financial	\$549
3	Aviva Life	\$508	3	North American	\$546
4	Genworth Financial	\$549	4	MetLife Investors	\$540
5	Integrity Life Insurance	\$538	5	Midland National	\$540
6	Lincoln Benefit Life Company	\$513	6	Integrity Life Insurance	\$538
7	MetLife Investors	\$540	7	American National Ins Co	\$536
8	Midland National	\$540	8	Allianz Life Ins Co of N.A.	\$528
9	New York Life	\$516	9	United of Omaha	\$527
10	North American	\$546	10	Penn Mutual	\$522
11	Penn Mutual	\$522	11	New York Life	\$516
12	Presidential Life Ins Co	\$568	12	Lincoln Benefit Life Company	\$513
13	United of Omaha	\$527	13	Aviva Life	\$508
	Average	\$533		Average	\$533

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.	\$522	1	Presidential Life Ins Co	\$560
2	American National Ins Co	\$526	2	Genworth Financial	\$543
3	Aviva Life	\$502	3	North American	\$538
4	Genworth Financial	\$543	4	Midland National	\$533
5	Integrity Life Insurance	\$531	5	MetLife Investors	\$532
6	Lincoln Benefit Life Company	\$501	6	Integrity Life Insurance	\$531
7	MetLife Investors	\$532	7	American National Ins Co	\$526
8	Midland National	\$533	8	United of Omaha	\$523
9	New York Life	\$512	9	Allianz Life Ins Co of N.A.	\$522
10	North American	\$538	10	Penn Mutual	\$515
11	Penn Mutual	\$515	11	New York Life	\$512
12	Presidential Life Ins Co	\$560	12	Aviva Life	\$502
13	United of Omaha	\$523	13	Lincoln Benefit Life Company	\$501
	Average	\$526		Average	\$526

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.	\$626	1	Presidential Life Ins Co	\$675
2	American National Ins Co	\$630	2	North American	\$661
3	Aviva Life	\$611	3	Midland National	\$655
4	Genworth Financial	\$643	4	Genworth Financial	\$643
5	Integrity Life Insurance	\$626	5	MetLife Investors	\$631
6	Lincoln Benefit Life Company	\$614	6	American National Ins Co	\$630
7	MetLife Investors	\$631	7	Allianz Life Ins Co of N.A.	\$626
8	Midland National	\$655	8	Integrity Life Insurance	\$626
9	New York Life	\$613	9	United of Omaha	\$623
10	North American	\$661	10	Penn Mutual	\$619
11	Penn Mutual	\$619	11	Lincoln Benefit Life Company	\$614
12	Presidential Life Ins Co	\$675	12	New York Life	\$613
13	United of Omaha	\$623	13	Aviva Life	\$611
	Average	\$633		Average	\$633

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.	\$599	1	Presidential Life Ins Co	\$645
2	American National Ins Co	\$607	2	North American	\$635
3	Aviva Life	\$588	3	Midland National	\$629
4	Genworth Financial	\$622	4	Genworth Financial	\$622
5	Integrity Life Insurance	\$603	5	United of Omaha	\$613
6	Lincoln Benefit Life Company	\$585	6	American National Ins Co	\$607
7	MetLife Investors	\$606	7	MetLife Investors	\$606
8	Midland National	\$629	8	Integrity Life Insurance	\$603
9	New York Life	\$595	9	Allianz Life Ins Co of N.A.	\$599
10	North American	\$635	10	Penn Mutual	\$596
11	Penn Mutual	\$596	11	New York Life	\$595
12	Presidential Life Ins Co	\$645	12	Aviva Life	\$588
13	United of Omaha	\$613	13	Lincoln Benefit Life Company	\$585
	Average	\$609		Average	\$609

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 65 - 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.	\$579	1	Presidential Life Ins Co	\$621
2	American National Ins Co	\$589	2	North American	\$606
3	Aviva Life	\$563	3	Genworth Financial	\$600
4	Genworth Financial	\$600	4	Midland National	\$600
5	Integrity Life Insurance	\$585	5	MetLife Investors	\$594
6	Lincoln Benefit Life Company	\$565	6	American National Ins Co	\$589
7	MetLife Investors	\$594	7	Integrity Life Insurance	\$585
8	Midland National	\$600	8	United of Omaha	\$584
9	New York Life	\$563	9	Allianz Life Ins Co of N.A.	\$579
10	North American	\$606	10	Penn Mutual	\$572
11	Penn Mutual	\$572	11	Lincoln Benefit Life Company	\$565
12	Presidential Life Ins Co	\$621	12	Aviva Life	\$563
13	United of Omaha	\$584	13	New York Life	\$563
	Average	\$586		Average	\$586

SPIA Age 65 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - 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.	\$565	1	Presidential Life Ins Co	\$605
2	American National Ins Co	\$565	2	North American	\$592
3	Aviva Life	\$551	3	Genworth Financial	\$588
4	Genworth Financial	\$588	4	Midland National	\$586
5	Integrity Life Insurance	\$572	5	United of Omaha	\$579
6	Lincoln Benefit Life Company	\$546	6	MetLife Investors	\$578
7	MetLife Investors	\$578	7	Integrity Life Insurance	\$572
8	Midland National	\$586	8	Allianz Life Ins Co of N.A.	\$565
9	New York Life	\$557	9	American National Ins Co	\$565
10	North American	\$592	10	Penn Mutual	\$559
11	Penn Mutual	\$559	11	New York Life	\$557
12	Presidential Life Ins Co	\$605	12	Aviva Life	\$551
13	United of Omaha	\$579	13	Lincoln Benefit Life Company	\$546
	Average	\$573		Average	\$573

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.	\$712	1	Presidential Life Ins Co	\$771
2	American National Ins Co	\$715	2	North American	\$735
3	Aviva Life	\$702	3	Genworth Financial	\$733
4	Genworth Financial	\$733	4	Midland National	\$728
5	Integrity Life Insurance	\$709	5	MetLife Investors	\$726
6	Lincoln Benefit Life Company	\$695	6	American National Ins Co	\$715
7	MetLife Investors	\$726	7	United of Omaha	\$715
8	Midland National	\$728	8	Allianz Life Ins Co of N.A.	\$712
9	New York Life	\$687	9	Integrity Life Insurance	\$709
10	North American	\$735	10	Penn Mutual	\$709
11	Penn Mutual	\$709	11	Aviva Life	\$702
12	Presidential Life Ins Co	\$771	12	Lincoln Benefit Life Company	\$695
13	United of Omaha	\$715	13	New York Life	\$687
	Average	\$718		Average	\$718

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.	\$657	1	Presidential Life Ins Co	\$710
2	American National Ins Co	\$665	2	Genworth Financial	\$689
3	Aviva Life	\$653	3	North American	\$682
4	Genworth Financial	\$689	4	United of Omaha	\$682
5	Integrity Life Insurance	\$662	5	Midland National	\$675
6	Lincoln Benefit Life Company	\$644	6	MetLife Investors	\$673
7	MetLife Investors	\$673	7	American National Ins Co	\$665
8	Midland National	\$675	8	Integrity Life Insurance	\$662
9	New York Life	\$659	9	Penn Mutual	\$662
10	North American	\$682	10	New York Life	\$659
11	Penn Mutual	\$662	11	Allianz Life Ins Co of N.A.	\$657
12	Presidential Life Ins Co	\$710	12	Aviva Life	\$653
13	United of Omaha	\$682	13	Lincoln Benefit Life Company	\$644
	Average	\$670		Average	\$670

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.	\$648	1	Presidential Life Ins Co	\$697
2	American National Ins Co	\$655	2	Genworth Financial	\$673
3	Aviva Life	\$639	3	MetLife Investors	\$672
4	Genworth Financial	\$673	4	North American	\$663
5	Integrity Life Insurance	\$655	5	United of Omaha	\$661
6	Lincoln Benefit Life Company	\$632	6	Midland National	\$656
7	MetLife Investors	\$672	7	American National Ins Co	\$655
8	Midland National	\$656	8	Integrity Life Insurance	\$655
9	New York Life	\$632	9	Allianz Life Ins Co of N.A.	\$648
10	North American	\$663	10	Penn Mutual	\$645
11	Penn Mutual	\$645	11	Aviva Life	\$639
12	Presidential Life Ins Co	\$697	12	Lincoln Benefit Life Company	\$632
13	United of Omaha	\$661	13	New York Life	\$632
	Average	\$656		Average	\$656

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.	\$619	1	Presidential Life Ins Co	\$664
2	American National Ins Co	\$625	2	Genworth Financial	\$648
3	Aviva Life	\$613	3	United of Omaha	\$644
4	Genworth Financial	\$648	4	MetLife Investors	\$641
5	Integrity Life Insurance	\$628	5	North American	\$635
6	Lincoln Benefit Life Company	\$601	6	Midland National	\$629
7	MetLife Investors	\$641	7	Integrity Life Insurance	\$628
8	Midland National	\$629	8	American National Ins Co	\$625
9	New York Life	\$617	9	Penn Mutual	\$622
10	North American	\$635	10	Allianz Life Ins Co of N.A.	\$619
11	Penn Mutual	\$622	11	New York Life	\$617
12	Presidential Life Ins Co	\$664	12	Aviva Life	\$613
13	United of Omaha	\$644	13	Lincoln Benefit Life Company	\$601
	Average	\$630		Average	\$630

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

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SPIA Age 75 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - 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.	\$837	1	Presidential Life Ins Co	\$911
2	American National Ins Co	\$836	2	Genworth Financial	\$863
3	Aviva Life	\$827	3	MetLife Investors	\$863
4	Genworth Financial	\$863	4	North American	\$856
5	Integrity Life Insurance	\$818	5	Midland National	\$847
6	Lincoln Benefit Life Company	\$802	6	Allianz Life Ins Co of N.A.	\$837
7	MetLife Investors	\$863	7	American National Ins Co	\$836
8	Midland National	\$847	8	United of Omaha	\$833
9	New York Life	\$796	9	Penn Mutual	\$832
10	North American	\$856	10	Aviva Life	\$827
11	Penn Mutual	\$832	11	Integrity Life Insurance	\$818
12	Presidential Life Ins Co	\$911	12	Lincoln Benefit Life Company	\$802
13	United of Omaha	\$833	13	New York Life	\$796
	Average	\$840		Average	\$840

SPIA Age 75 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - 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.	\$723	1	Presidential Life Ins Co	\$784
2	American National Ins Co	\$734	2	Genworth Financial	\$766
3	Aviva Life	\$726	3	United of Omaha	\$756
4	Genworth Financial	\$766	4	MetLife Investors	\$751
5	Integrity Life Insurance	\$729	5	North American	\$748
6	Lincoln Benefit Life Company	\$715	6	Midland National	\$740
7	MetLife Investors	\$751	7	New York Life	\$740
8	Midland National	\$740	8	Penn Mutual	\$736
9	New York Life	\$740	9	American National Ins Co	\$734
10	North American	\$748	10	Integrity Life Insurance	\$729
11	Penn Mutual	\$736	11	Aviva Life	\$726
12	Presidential Life Ins Co	\$784	12	Allianz Life Ins Co of N.A.	\$723
13	United of Omaha	\$756	13	Lincoln Benefit Life Company	\$715
	Average	\$742		Average	\$742

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 75 - 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.	\$759	1	Presidential Life Ins Co	\$811
2	American National Ins Co	\$758	2	MetLife Investors	\$791
3	Aviva Life	\$750	3	Genworth Financial	\$782
4	Genworth Financial	\$782	4	North American	\$770
5	Integrity Life Insurance	\$754	5	United of Omaha	\$770
6	Lincoln Benefit Life Company	\$721	6	Midland National	\$761
7	MetLife Investors	\$791	7	Allianz Life Ins Co of N.A.	\$759
8	Midland National	\$761	8	American National Ins Co	\$758
9	New York Life	\$745	9	Penn Mutual	\$757
10	North American	\$770	10	Integrity Life Insurance	\$754
11	Penn Mutual	\$757	11	Aviva Life	\$750
12	Presidential Life Ins Co	\$811	12	New York Life	\$745
13	United of Omaha	\$770	13	Lincoln Benefit Life Company	\$721
	Average	\$764		Average	\$764

SPIA Age 75 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - 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.	\$690	1	Presidential Life Ins Co	\$738
2	American National Ins Co	\$702	2	Genworth Financial	\$724
3	Aviva Life	\$690	3	United of Omaha	\$723
4	Genworth Financial	\$724	4	MetLife Investors	\$720
5	Integrity Life Insurance	\$700	5	North American	\$706
6	Lincoln Benefit Life Company	\$669	6	American National Ins Co	\$702
7	MetLife Investors	\$720	7	Integrity Life Insurance	\$700
8	Midland National	\$698	8	Penn Mutual	\$700
9	New York Life	\$696	9	Midland National	\$698
10	North American	\$706	10	New York Life	\$696
11	Penn Mutual	\$700	11	Allianz Life Ins Co of N.A.	\$690
12	Presidential Life Ins Co	\$738	12	Aviva Life	\$690
13	United of Omaha	\$723	13	Lincoln Benefit Life Company	\$669
	Average	\$704		Average	\$704