

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

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Phone 866-866-1999

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## SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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| Period (Term)<br><u>Certain Only</u> | <u>Average</u> | <u>Highest</u> | Single Life<br><u>Only</u> | <u>Average</u> | <u>Highest</u> | Single Life with<br><u>10-Years Certain</u> | <u>Average</u> | <u>Highest</u> |
|--------------------------------------|----------------|----------------|----------------------------|----------------|----------------|---|----------------|----------------|
| 5-Year Pd. Cert.                     | \$ 1,694       | \$ 1,749       | Male Age 60                | \$ 542         | \$ 581         | Male Age 60                                 | \$ 532         | \$ 566         |
| 10-Year Pd. Cert.                    | \$ 922         | \$ 965         | Fem. Age 60                | \$ 509         | \$ 541         | Fem. Age 60                                 | \$ 504         | \$ 533         |
| 15-Year Pd. Cert.                    | \$ 682         | \$ 714         | Male Age 65                | \$ 604         | \$ 647         | Male Age 65                                 | \$ 584         | \$ 618         |
| 20-Year Pd. Cert.                    | \$ 568         | \$ 604         | Fem. Age 65                | \$ 561         | \$ 594         | Fem. Age 65                                 | \$ 549         | \$ 578         |
| 25-Year Pd. Cert.                    | \$ 498         | \$ 531         | Male Age 70                | \$ 686         | \$ 741         | Male Age 70                                 | \$ 645         | \$ 683         |
| 30-Year Pd. Cert.                    | \$ 457         | \$ 492         | Fem. Age 70                | \$ 630         | \$ 668         | Fem. Age 70                                 | \$ 606         | \$ 637         |
|                                      |                |                | Male Age 75                | \$ 807         | \$ 880         | Male Age 75                                 | \$ 717         | \$ 756         |
|                                      |                |                | Fem. Age 75                | \$ 737         | \$ 781         | Fem. Age 75                                 | \$ 680         | \$ 711         |

**Above figures are monthly income per \$100,000 non-qualified premium in a non-premium tax state.**

**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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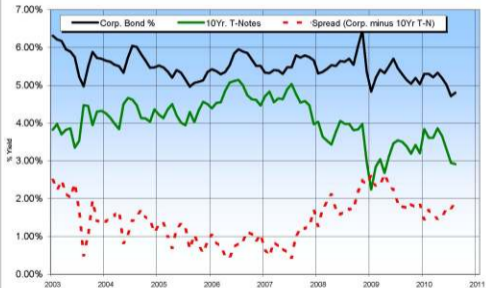


Chart 2. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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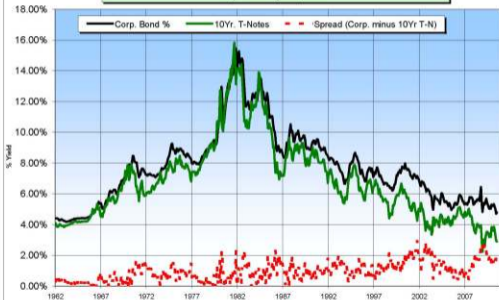




Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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Chart 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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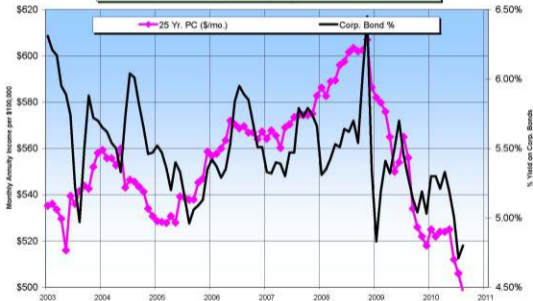


Chart 6. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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Chart 7. 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 8. 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 9. 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<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |         | SPIA 5-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |         |
|---|------------------------------|---------|--|------------------------------|---------|
|   | Company/Program              | Payout  |  | Company/Program              | Payout  |
| 1   | Allianz Life Ins Co of N.A.  | \$1,709 | 1  | Jackson National Life        | NA      |
| 2   | American General (AIG)       | \$1,669 | 2  | Lafayette Life               | NA      |
| 3   | American National Ins Co     | \$1,667 | 3  | Midland National             | \$1,749 |
| 4   | Genworth Financial           | \$1,676 | 4  | North American               | \$1,726 |
| 5   | Integrity Life Insurance     | \$1,677 | 5  | Kansas City Life             | \$1,719 |
| 6   | Jackson National Life        | NA      | 6  | Presidential Life Ins Co     | \$1,710 |
| 7   | Kansas City Life             | \$1,719 | 7  | Allianz Life Ins Co of N.A.  | \$1,709 |
| 8   | Lafayette Life               | NA      | 8  | New York Life                | \$1,704 |
| 9   | Lincoln Benefit Life Company | \$1,686 | 9  | Penn Mutual                  | \$1,693 |
| 10  | MetLife Investors            | \$1,685 | 10   | Symetra Life                 | \$1,689 |
| 11  | Midland National             | \$1,749 | 11   | Lincoln Benefit Life Company | \$1,686 |
| 12  | Minnesota Life               | \$1,682 | 12   | Nationwide LIC               | \$1,686 |
| 13  | Nationwide LIC               | \$1,686 | 13   | MetLife Investors            | \$1,685 |
| 14  | New York Life                | \$1,704 | 14   | Minnesota Life               | \$1,682 |
| 15  | North American               | \$1,726 | 15   | Integrity Life Insurance     | \$1,677 |
| 16  | Penn Mutual                  | \$1,693 | 16   | Genworth Financial           | \$1,676 |
| 17  | Presidential Life Ins Co     | \$1,710 | 17   | United of Omaha              | \$1,672 |
| 18  | Symetra Life                 | \$1,689 | 18   | American General (AIG)       | \$1,669 |
| 19  | United of Omaha              | \$1,672 | 19   | American National Ins Co     | \$1,667 |
|   | Average                      | \$1,694 |  | Average                      | \$1,694 |

| SPIA 10-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 10-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$903  | 1   | North American               | \$965  |
| 2  | American General (AIG)       | \$911  | 2   | Midland National             | \$954  |
| 3  | American National Ins Co     | \$902  | 3   | Penn Mutual                  | \$943  |
| 4  | Genworth Financial           | \$942  | 4   | Genworth Financial           | \$942  |
| 5  | Integrity Life Insurance     | \$914  | 5   | Kansas City Life             | \$941  |
| 6  | Jackson National Life        | \$896  | 6   | Presidential Life Ins Co     | \$937  |
| 7  | Kansas City Life             | \$941  | 7   | Minnesota Life               | \$926  |
| 8  | Lafayette Life               | \$887  | 8   | Nationwide LIC               | \$924  |
| 9  | Lincoln Benefit Life Company | \$919  | 9   | New York Life                | \$923  |
| 10   | MetLife Investors            | \$905  | 10  | Lincoln Benefit Life Company | \$919  |
| 11   | Midland National             | \$954  | 11  | Symetra Life                 | \$916  |
| 12   | Minnesota Life               | \$926  | 12  | United of Omaha              | \$915  |
| 13   | Nationwide LIC               | \$924  | 13  | Integrity Life Insurance     | \$914  |
| 14   | New York Life                | \$923  | 14  | American General (AIG)       | \$911  |
| 15   | North American               | \$965  | 15  | MetLife Investors            | \$905  |
| 16   | Penn Mutual                  | \$943  | 16  | Allianz Life Ins Co of N.A.  | \$903  |
| 17   | Presidential Life Ins Co     | \$937  | 17  | American National Ins Co     | \$902  |
| 18   | Symetra Life                 | \$916  | 18  | Jackson National Life        | \$896  |
| 19   | United of Omaha              | \$915  | 19  | Lafayette Life               | \$887  |
|  | Average                      | \$922  |   | Average                      | \$922  |

**SPIA (Single Premium Immediate Annuity) 15-Year and 20-Year Period Certain Only**  
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| SPIA 15-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 15-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$669  | 1   | North American               | \$714  |
| 2  | American General (AIG)       | \$671  | 2   | Penn Mutual                  | \$709  |
| 3  | American National Ins Co     | \$685  | 3   | Midland National             | \$704  |
| 4  | Genworth Financial           | \$701  | 4   | Minnesota Life               | \$703  |
| 5  | Integrity Life Insurance     | \$681  | 5   | Genworth Financial           | \$701  |
| 6  | Jackson National Life        | \$661  | 6   | Presidential Life Ins Co     | \$699  |
| 7  | Kansas City Life             | \$665  | 7   | Nationwide LIC               | \$692  |
| 8  | Lafayette Life               | \$666  | 8   | American National Ins Co     | \$685  |
| 9  | Lincoln Benefit Life Company | \$680  | 9   | Integrity Life Insurance     | \$681  |
| 10   | MetLife Investors            | \$663  | 10  | Lincoln Benefit Life Company | \$680  |
| 11   | Midland National             | \$704  | 11  | United of Omaha              | \$676  |
| 12   | Minnesota Life               | \$703  | 12  | American General (AIG)       | \$671  |
| 13   | Nationwide LIC               | \$692  | 13  | Allianz Life Ins Co of N.A.  | \$669  |
| 14   | New York Life                | \$655  | 14  | Symetra Life                 | \$668  |
| 15   | North American               | \$714  | 15  | Lafayette Life               | \$666  |
| 16   | Penn Mutual                  | \$709  | 16  | Kansas City Life             | \$665  |
| 17   | Presidential Life Ins Co     | \$699  | 17  | MetLife Investors            | \$663  |
| 18   | Symetra Life                 | \$668  | 18  | Jackson National Life        | \$661  |
| 19   | United of Omaha              | \$676  | 19  | New York Life                | \$655  |
|  | Average                      | \$682  |   | Average                      | \$682  |

| SPIA 20-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 20-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$562  | 1   | North American               | \$604  |
| 2  | American General (AIG)       | \$555  | 2   | Midland National             | \$594  |
| 3  | American National Ins Co     | \$583  | 3   | Presidential Life Ins Co     | \$592  |
| 4  | Genworth Financial           | \$579  | 4   | Penn Mutual                  | \$590  |
| 5  | Integrity Life Insurance     | \$570  | 5   | American National Ins Co     | \$583  |
| 6  | Jackson National Life        | \$562  | 6   | Genworth Financial           | \$579  |
| 7  | Kansas City Life             | \$528  | 7   | Nationwide LIC               | \$578  |
| 8  | Lafayette Life               | \$570  | 8   | Minnesota Life               | \$575  |
| 9  | Lincoln Benefit Life Company | \$558  | 9   | Integrity Life Insurance     | \$570  |
| 10   | MetLife Investors            | \$555  | 10  | Lafayette Life               | \$570  |
| 11   | Midland National             | \$594  | 11  | United of Omaha              | \$563  |
| 12   | Minnesota Life               | \$575  | 12  | Allianz Life Ins Co of N.A.  | \$562  |
| 13   | Nationwide LIC               | \$578  | 13  | Jackson National Life        | \$562  |
| 14   | New York Life                | \$527  | 14  | Lincoln Benefit Life Company | \$558  |
| 15   | North American               | \$604  | 15  | American General (AIG)       | \$555  |
| 16   | Penn Mutual                  | \$590  | 16  | MetLife Investors            | \$555  |
| 17   | Presidential Life Ins Co     | \$592  | 17  | Symetra Life                 | \$552  |
| 18   | Symetra Life                 | \$552  | 18  | Kansas City Life             | \$528  |
| 19   | United of Omaha              | \$563  | 19  | New York Life                | \$527  |
|  | Average                      | \$568  |   | Average                      | \$568  |

## SPIA (Single Premium Immediate Annuity) 25-Year and 30-Year Period Certain Only

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|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$504  | 1   | Lafayette Life               | NA     |
| 2  | American General (AIG)       | \$486  | 2   | Midland National             | NA     |
| 3  | American National Ins Co     | \$521  | 3   | North American               | NA     |
| 4  | Genworth Financial           | \$513  | 4   | United of Omaha              | NA     |
| 5  | Integrity Life Insurance     | \$510  | 5   | Presidential Life Ins Co     | \$531  |
| 6  | Jackson National Life        | \$487  | 6   | American National Ins Co     | \$521  |
| 7  | Kansas City Life             | \$447  | 7   | Penn Mutual                  | \$521  |
| 8  | Lafayette Life               | NA     | 8   | Nationwide LIC               | \$517  |
| 9  | Lincoln Benefit Life Company | \$488  | 9   | Genworth Financial           | \$513  |
| 10   | MetLife Investors            | \$505  | 10  | Integrity Life Insurance     | \$510  |
| 11   | Midland National             | NA     | 11  | MetLife Investors            | \$505  |
| 12   | Minnesota Life               | \$500  | 12  | Allianz Life Ins Co of N.A.  | \$504  |
| 13   | Nationwide LIC               | \$517  | 13  | Minnesota Life               | \$500  |
| 14   | New York Life                | \$452  | 14  | Lincoln Benefit Life Company | \$488  |
| 15   | North American               | NA     | 15  | Jackson National Life        | \$487  |
| 16   | Penn Mutual                  | \$521  | 16  | Symetra Life                 | \$487  |
| 17   | Presidential Life Ins Co     | \$531  | 17  | American General (AIG)       | \$486  |
| 18   | Symetra Life                 | \$487  | 18  | New York Life                | \$452  |
| 19   | United of Omaha              | NA     | 19  | Kansas City Life             | \$447  |
|  | Average                      | \$498  |   | Average                      | \$498  |

| SPIA 30-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 30-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$466  | 1   | Lafayette Life               | NA     |
| 2  | American General (AIG)       | \$443  | 2   | Midland National             | NA     |
| 3  | American National Ins Co     | \$477  | 3   | North American               | NA     |
| 4  | Genworth Financial           | \$475  | 4   | United of Omaha              | NA     |
| 5  | Integrity Life Insurance     | \$476  | 5   | Presidential Life Ins Co     | \$492  |
| 6  | Jackson National Life        | \$440  | 6   | Penn Mutual                  | \$483  |
| 7  | Kansas City Life             | \$393  | 7   | Nationwide LIC               | \$480  |
| 8  | Lafayette Life               | NA     | 8   | American National Ins Co     | \$477  |
| 9  | Lincoln Benefit Life Company | \$448  | 9   | Integrity Life Insurance     | \$476  |
| 10   | MetLife Investors            | \$476  | 10  | MetLife Investors            | \$476  |
| 11   | Midland National             | NA     | 11  | Genworth Financial           | \$475  |
| 12   | Minnesota Life               | \$451  | 12  | Allianz Life Ins Co of N.A.  | \$466  |
| 13   | Nationwide LIC               | \$480  | 13  | Minnesota Life               | \$451  |
| 14   | New York Life                | \$405  | 14  | Lincoln Benefit Life Company | \$448  |
| 15   | North American               | NA     | 15  | Symetra Life                 | \$446  |
| 16   | Penn Mutual                  | \$483  | 16  | American General (AIG)       | \$443  |
| 17   | Presidential Life Ins Co     | \$492  | 17  | Jackson National Life        | \$440  |
| 18   | Symetra Life                 | \$446  | 18  | New York Life                | \$405  |
| 19   | United of Omaha              | NA     | 19  | Kansas City Life             | \$393  |
|  | Average                      | \$457  |   | Average                      | \$457  |

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

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| SPIA Age 60 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$540  | 1  | Presidential Life Ins Co     | \$581  |
| 2   | American General (AIG)       | \$526  | 2  | Lafayette Life               | \$567  |
| 3   | American National Ins Co     | \$542  | 3  | North American               | \$566  |
| 4   | Genworth Financial           | \$535  | 4  | Penn Mutual                  | \$560  |
| 5   | Integrity Life Insurance     | \$529  | 5  | Kansas City Life             | \$555  |
| 6   | Jackson National Life        | \$520  | 6  | Midland National             | \$554  |
| 7   | Kansas City Life             | \$555  | 7  | Lincoln Benefit Life Company | \$548  |
| 8   | Lafayette Life               | \$567  | 8  | Nationwide LIC               | \$546  |
| 9   | Lincoln Benefit Life Company | \$548  | 9  | American National Ins Co     | \$542  |
| 10  | MetLife Investors            | \$539  | 10   | Allianz Life Ins Co of N.A.  | \$540  |
| 11  | Midland National             | \$554  | 11   | MetLife Investors            | \$539  |
| 12  | Minnesota Life               | \$535  | 12   | Genworth Financial           | \$535  |
| 13  | Nationwide LIC               | \$546  | 13   | Minnesota Life               | \$535  |
| 14  | New York Life                | \$514  | 14   | United of Omaha              | \$530  |
| 15  | North American               | \$566  | 15   | Integrity Life Insurance     | \$529  |
| 16  | Penn Mutual                  | \$560  | 16   | American General (AIG)       | \$526  |
| 17  | Presidential Life Ins Co     | \$581  | 17   | Jackson National Life        | \$520  |
| 18  | Symetra Life                 | \$508  | 18   | New York Life                | \$514  |
| 19  | United of Omaha              | \$530  | 19   | Symetra Life                 | \$508  |
|   | Average                      | \$542  |  | Average                      | \$542  |

| SPIA Age 60 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$527  | 1  | Presidential Life Ins Co     | \$566  |
| 2   | American General (AIG)       | \$515  | 2  | North American               | \$554  |
| 3   | American National Ins Co     | \$531  | 3  | Lafayette Life               | \$553  |
| 4   | Genworth Financial           | \$534  | 4  | Penn Mutual                  | \$548  |
| 5   | Integrity Life Insurance     | \$525  | 5  | Kansas City Life             | \$544  |
| 6   | Jackson National Life        | \$509  | 6  | Midland National             | \$542  |
| 7   | Kansas City Life             | \$544  | 7  | Genworth Financial           | \$534  |
| 8   | Lafayette Life               | \$553  | 8  | Nationwide LIC               | \$534  |
| 9   | Lincoln Benefit Life Company | \$533  | 9  | Lincoln Benefit Life Company | \$533  |
| 10  | MetLife Investors            | \$527  | 10   | American National Ins Co     | \$531  |
| 11  | Midland National             | \$542  | 11   | Allianz Life Ins Co of N.A.  | \$527  |
| 12  | Minnesota Life               | \$524  | 12   | MetLife Investors            | \$527  |
| 13  | Nationwide LIC               | \$534  | 13   | United of Omaha              | \$526  |
| 14  | New York Life                | \$513  | 14   | Integrity Life Insurance     | \$525  |
| 15  | North American               | \$554  | 15   | Minnesota Life               | \$524  |
| 16  | Penn Mutual                  | \$548  | 16   | American General (AIG)       | \$515  |
| 17  | Presidential Life Ins Co     | \$566  | 17   | New York Life                | \$513  |
| 18  | Symetra Life                 | \$500  | 18   | Jackson National Life        | \$509  |
| 19  | United of Omaha              | \$526  | 19   | Symetra Life                 | \$500  |
|   | Average                      | \$532  |  | Average                      | \$532  |

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

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| SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$503  | 1  | Presidential Life Ins Co     | \$541  |
| 2   | American General (AIG)       | \$486  | 2  | Nationwide LIC               | \$525  |
| 3   | American National Ins Co     | \$507  | 3  | North American               | \$525  |
| 4   | Genworth Financial           | \$514  | 4  | Penn Mutual                  | \$524  |
| 5   | Integrity Life Insurance     | \$503  | 5  | Lafayette Life               | \$523  |
| 6   | Jackson National Life        | \$482  | 6  | MetLife Investors            | \$517  |
| 7   | Kansas City Life             | \$516  | 7  | Kansas City Life             | \$516  |
| 8   | Lafayette Life               | \$523  | 8  | Lincoln Benefit Life Company | \$515  |
| 9   | Lincoln Benefit Life Company | \$515  | 9  | Genworth Financial           | \$514  |
| 10  | MetLife Investors            | \$517  | 10   | Midland National             | \$513  |
| 11  | Midland National             | \$513  | 11   | American National Ins Co     | \$507  |
| 12  | Minnesota Life               | \$497  | 12   | New York Life                | \$506  |
| 13  | Nationwide LIC               | \$525  | 13   | Allianz Life Ins Co of N.A.  | \$503  |
| 14  | New York Life                | \$506  | 14   | Integrity Life Insurance     | \$503  |
| 15  | North American               | \$525  | 15   | United of Omaha              | \$499  |
| 16  | Penn Mutual                  | \$524  | 16   | Minnesota Life               | \$497  |
| 17  | Presidential Life Ins Co     | \$541  | 17   | American General (AIG)       | \$486  |
| 18  | Symetra Life                 | \$478  | 18   | Jackson National Life        | \$482  |
| 19  | United of Omaha              | \$499  | 19   | Symetra Life                 | \$478  |
|   | Average                      | \$509  |  | Average                      | \$509  |

| SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$498  | 1  | Presidential Life Ins Co     | \$533  |
| 2   | American General (AIG)       | \$481  | 2  | Nationwide LIC               | \$518  |
| 3   | American National Ins Co     | \$501  | 3  | North American               | \$518  |
| 4   | Genworth Financial           | \$514  | 4  | Penn Mutual                  | \$518  |
| 5   | Integrity Life Insurance     | \$503  | 5  | Lafayette Life               | \$516  |
| 6   | Jackson National Life        | \$476  | 6  | Genworth Financial           | \$514  |
| 7   | Kansas City Life             | \$510  | 7  | Kansas City Life             | \$510  |
| 8   | Lafayette Life               | \$516  | 8  | MetLife Investors            | \$509  |
| 9   | Lincoln Benefit Life Company | \$505  | 9  | Midland National             | \$507  |
| 10  | MetLife Investors            | \$509  | 10   | Lincoln Benefit Life Company | \$505  |
| 11  | Midland National             | \$507  | 11   | Integrity Life Insurance     | \$503  |
| 12  | Minnesota Life               | \$491  | 12   | New York Life                | \$502  |
| 13  | Nationwide LIC               | \$518  | 13   | American National Ins Co     | \$501  |
| 14  | New York Life                | \$502  | 14   | Allianz Life Ins Co of N.A.  | \$498  |
| 15  | North American               | \$518  | 15   | United of Omaha              | \$498  |
| 16  | Penn Mutual                  | \$518  | 16   | Minnesota Life               | \$491  |
| 17  | Presidential Life Ins Co     | \$533  | 17   | American General (AIG)       | \$481  |
| 18  | Symetra Life                 | \$474  | 18   | Jackson National Life        | \$476  |
| 19  | United of Omaha              | \$498  | 19   | Symetra Life                 | \$474  |
|   | Average                      | \$504  |  | Average                      | \$504  |

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

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| SPIA Age 65 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$598  | 1  | Presidential Life Ins Co     | \$647  |
| 2   | American General (AIG)       | \$598  | 2  | North American               | \$640  |
| 3   | American National Ins Co     | \$609  | 3  | Midland National             | \$628  |
| 4   | Genworth Financial           | \$593  | 4  | Kansas City Life             | \$623  |
| 5   | Integrity Life Insurance     | \$583  | 5  | Penn Mutual                  | \$622  |
| 6   | Jackson National Life        | \$587  | 6  | American National Ins Co     | \$609  |
| 7   | Kansas City Life             | \$623  | 7  | Lafayette Life               | \$609  |
| 8   | Lafayette Life               | \$609  | 8  | Nationwide LIC               | \$609  |
| 9   | Lincoln Benefit Life Company | \$607  | 9  | Lincoln Benefit Life Company | \$607  |
| 10  | MetLife Investors            | \$599  | 10   | Minnesota Life               | \$603  |
| 11  | Midland National             | \$628  | 11   | MetLife Investors            | \$599  |
| 12  | Minnesota Life               | \$603  | 12   | Allianz Life Ins Co of N.A.  | \$598  |
| 13  | Nationwide LIC               | \$609  | 13   | American General (AIG)       | \$598  |
| 14  | New York Life                | \$570  | 14   | Genworth Financial           | \$593  |
| 15  | North American               | \$640  | 15   | Jackson National Life        | \$587  |
| 16  | Penn Mutual                  | \$622  | 16   | United of Omaha              | \$586  |
| 17  | Presidential Life Ins Co     | \$647  | 17   | Integrity Life Insurance     | \$583  |
| 18  | Symetra Life                 | \$566  | 18   | New York Life                | \$570  |
| 19  | United of Omaha              | \$586  | 19   | Symetra Life                 | \$566  |
|   | Average                      | \$604  |  | Average                      | \$604  |

| SPIA Age 65 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$572  | 1  | Presidential Life Ins Co     | \$618  |
| 2   | American General (AIG)       | \$575  | 2  | North American               | \$615  |
| 3   | American National Ins Co     | \$586  | 3  | Midland National             | \$603  |
| 4   | Genworth Financial           | \$586  | 4  | Kansas City Life             | \$600  |
| 5   | Integrity Life Insurance     | \$571  | 5  | Penn Mutual                  | \$598  |
| 6   | Jackson National Life        | \$565  | 6  | American National Ins Co     | \$586  |
| 7   | Kansas City Life             | \$600  | 7  | Genworth Financial           | \$586  |
| 8   | Lafayette Life               | \$584  | 8  | Nationwide LIC               | \$586  |
| 9   | Lincoln Benefit Life Company | \$578  | 9  | Lafayette Life               | \$584  |
| 10  | MetLife Investors            | \$575  | 10   | Minnesota Life               | \$581  |
| 11  | Midland National             | \$603  | 11   | United of Omaha              | \$579  |
| 12  | Minnesota Life               | \$581  | 12   | Lincoln Benefit Life Company | \$578  |
| 13  | Nationwide LIC               | \$586  | 13   | American General (AIG)       | \$575  |
| 14  | New York Life                | \$566  | 14   | MetLife Investors            | \$575  |
| 15  | North American               | \$615  | 15   | Allianz Life Ins Co of N.A.  | \$572  |
| 16  | Penn Mutual                  | \$598  | 16   | Integrity Life Insurance     | \$571  |
| 17  | Presidential Life Ins Co     | \$618  | 17   | New York Life                | \$566  |
| 18  | Symetra Life                 | \$549  | 18   | Jackson National Life        | \$565  |
| 19  | United of Omaha              | \$579  | 19   | Symetra Life                 | \$549  |
|   | Average                      | \$584  |  | Average                      | \$584  |

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

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| SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$553  | 1  | Presidential Life Ins Co     | \$594  |
| 2   | American General (AIG)       | \$546  | 2  | North American               | \$585  |
| 3   | American National Ins Co     | \$562  | 3  | Nationwide LIC               | \$576  |
| 4   | Genworth Financial           | \$561  | 4  | Midland National             | \$574  |
| 5   | Integrity Life Insurance     | \$549  | 5  | Penn Mutual                  | \$574  |
| 6   | Jackson National Life        | \$538  | 6  | Kansas City Life             | \$570  |
| 7   | Kansas City Life             | \$570  | 7  | MetLife Investors            | \$565  |
| 8   | Lafayette Life               | \$553  | 8  | American National Ins Co     | \$562  |
| 9   | Lincoln Benefit Life Company | \$561  | 9  | New York Life                | \$562  |
| 10  | MetLife Investors            | \$565  | 10   | Genworth Financial           | \$561  |
| 11  | Midland National             | \$574  | 11   | Lincoln Benefit Life Company | \$561  |
| 12  | Minnesota Life               | \$553  | 12   | Allianz Life Ins Co of N.A.  | \$553  |
| 13  | Nationwide LIC               | \$576  | 13   | Lafayette Life               | \$553  |
| 14  | New York Life                | \$562  | 14   | Minnesota Life               | \$553  |
| 15  | North American               | \$585  | 15   | United of Omaha              | \$550  |
| 16  | Penn Mutual                  | \$574  | 16   | Integrity Life Insurance     | \$549  |
| 17  | Presidential Life Ins Co     | \$594  | 17   | American General (AIG)       | \$546  |
| 18  | Symetra Life                 | \$527  | 18   | Jackson National Life        | \$538  |
| 19  | United of Omaha              | \$550  | 19   | Symetra Life                 | \$527  |
|   | Average                      | \$561  |  | Average                      | \$561  |

| SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$539  | 1  | Presidential Life Ins Co     | \$578  |
| 2   | American General (AIG)       | \$534  | 2  | North American               | \$572  |
| 3   | American National Ins Co     | \$550  | 3  | Penn Mutual                  | \$562  |
| 4   | Genworth Financial           | \$559  | 4  | Midland National             | \$561  |
| 5   | Integrity Life Insurance     | \$544  | 5  | Nationwide LIC               | \$561  |
| 6   | Jackson National Life        | \$527  | 6  | Genworth Financial           | \$559  |
| 7   | Kansas City Life             | \$559  | 7  | Kansas City Life             | \$559  |
| 8   | Lafayette Life               | \$540  | 8  | American National Ins Co     | \$550  |
| 9   | Lincoln Benefit Life Company | \$543  | 9  | MetLife Investors            | \$550  |
| 10  | MetLife Investors            | \$550  | 10   | New York Life                | \$550  |
| 11  | Midland National             | \$561  | 11   | United of Omaha              | \$547  |
| 12  | Minnesota Life               | \$541  | 12   | Integrity Life Insurance     | \$544  |
| 13  | Nationwide LIC               | \$561  | 13   | Lincoln Benefit Life Company | \$543  |
| 14  | New York Life                | \$550  | 14   | Minnesota Life               | \$541  |
| 15  | North American               | \$572  | 15   | Lafayette Life               | \$540  |
| 16  | Penn Mutual                  | \$562  | 16   | Allianz Life Ins Co of N.A.  | \$539  |
| 17  | Presidential Life Ins Co     | \$578  | 17   | American General (AIG)       | \$534  |
| 18  | Symetra Life                 | \$517  | 18   | Jackson National Life        | \$527  |
| 19  | United of Omaha              | \$547  | 19   | Symetra Life                 | \$517  |
|   | Average                      | \$549  |  | Average                      | \$549  |

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

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| SPIA Age 70 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$684  | 1  | Presidential Life Ins Co     | \$741  |
| 2   | American General (AIG)       | \$663  | 2  | North American               | \$719  |
| 3   | American National Ins Co     | \$697  | 3  | Kansas City Life             | \$717  |
| 4   | Genworth Financial           | \$675  | 4  | Lafayette Life               | \$716  |
| 5   | Integrity Life Insurance     | \$664  | 5  | Penn Mutual                  | \$711  |
| 6   | Jackson National Life        | \$659  | 6  | Midland National             | \$706  |
| 7   | Kansas City Life             | \$717  | 7  | Minnesota Life               | \$698  |
| 8   | Lafayette Life               | \$716  | 8  | Nationwide LIC               | \$698  |
| 9   | Lincoln Benefit Life Company | \$682  | 9  | American National Ins Co     | \$697  |
| 10  | MetLife Investors            | \$686  | 10   | MetLife Investors            | \$686  |
| 11  | Midland National             | \$706  | 11   | Lincoln Benefit Life Company | \$682  |
| 12  | Minnesota Life               | \$698  | 12   | Genworth Financial           | \$675  |
| 13  | Nationwide LIC               | \$698  | 13   | United of Omaha              | \$670  |
| 14  | New York Life                | \$645  | 14   | Integrity Life Insurance     | \$664  |
| 15  | North American               | \$719  | 15   | American General (AIG)       | \$663  |
| 16  | Penn Mutual                  | \$711  | 16   | Jackson National Life        | \$659  |
| 17  | Presidential Life Ins Co     | \$741  | 17   | New York Life                | \$645  |
| 18  | Symetra Life                 | \$645  | 18   | Symetra Life                 | \$645  |
| 19  | United of Omaha              | \$670  | 19   | New York Life                | \$645  |
|   | Average                      | \$688  |  | Average                      | \$686  |

| SPIA Age 70 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$631  | 1  | Presidential Life Ins Co     | \$683  |
| 2   | American General (AIG)       | \$625  | 2  | Kansas City Life             | \$669  |
| 3   | American National Ins Co     | \$649  | 3  | North American               | \$667  |
| 4   | Genworth Financial           | \$654  | 4  | Penn Mutual                  | \$662  |
| 5   | Integrity Life Insurance     | \$633  | 5  | Lafayette Life               | \$661  |
| 6   | Jackson National Life        | \$615  | 6  | Midland National             | \$655  |
| 7   | Kansas City Life             | \$669  | 7  | Genworth Financial           | \$654  |
| 8   | Lafayette Life               | \$661  | 8  | Minnesota Life               | \$651  |
| 9   | Lincoln Benefit Life Company | \$632  | 9  | American National Ins Co     | \$649  |
| 10  | MetLife Investors            | \$636  | 10   | Nationwide LIC               | \$649  |
| 11  | Midland National             | \$655  | 11   | United of Omaha              | \$642  |
| 12  | Minnesota Life               | \$651  | 12   | MetLife Investors            | \$636  |
| 13  | Nationwide LIC               | \$649  | 13   | Integrity Life Insurance     | \$633  |
| 14  | New York Life                | \$631  | 14   | Lincoln Benefit Life Company | \$632  |
| 15  | North American               | \$667  | 15   | Allianz Life Ins Co of N.A.  | \$631  |
| 16  | Penn Mutual                  | \$662  | 16   | New York Life                | \$631  |
| 17  | Presidential Life Ins Co     | \$683  | 17   | American General (AIG)       | \$625  |
| 18  | Symetra Life                 | \$610  | 18   | Jackson National Life        | \$615  |
| 19  | United of Omaha              | \$642  | 19   | Symetra Life                 | \$610  |
|   | Average                      | \$645  |  | Average                      | \$645  |

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

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| SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$620  | 1  | Presidential Life Ins Co     | \$668  |
| 2   | American General (AIG)       | \$600  | 2  | Nationwide LIC               | \$651  |
| 3   | American National Ins Co     | \$634  | 3  | North American               | \$648  |
| 4   | Genworth Financial           | \$632  | 4  | Penn Mutual                  | \$648  |
| 5   | Integrity Life Insurance     | \$617  | 5  | Kansas City Life             | \$647  |
| 6   | Jackson National Life        | \$595  | 6  | Lafayette Life               | \$642  |
| 7   | Kansas City Life             | \$647  | 7  | New York Life                | \$636  |
| 8   | Lafayette Life               | \$642  | 8  | MetLife Investors            | \$635  |
| 9   | Lincoln Benefit Life Company | \$621  | 9  | Midland National             | \$635  |
| 10  | MetLife Investors            | \$635  | 10   | American National Ins Co     | \$634  |
| 11  | Midland National             | \$635  | 11   | Genworth Financial           | \$632  |
| 12  | Minnesota Life               | \$632  | 12   | Minnesota Life               | \$632  |
| 13  | Nationwide LIC               | \$651  | 13   | Lincoln Benefit Life Company | \$621  |
| 14  | New York Life                | \$636  | 14   | Allianz Life Ins Co of N.A.  | \$620  |
| 15  | North American               | \$648  | 15   | United of Omaha              | \$620  |
| 16  | Penn Mutual                  | \$648  | 16   | Integrity Life Insurance     | \$617  |
| 17  | Presidential Life Ins Co     | \$668  | 17   | American General (AIG)       | \$600  |
| 18  | Symetra Life                 | \$595  | 18   | Jackson National Life        | \$595  |
| 19  | United of Omaha              | \$620  | 19   | Symetra Life                 | \$595  |
|   | Average                      | \$630  |  | Average                      | \$630  |

| SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$595  | 1  | Presidential Life Ins Co     | \$637  |
| 2   | American General (AIG)       | \$580  | 2  | Kansas City Life             | \$623  |
| 3   | American National Ins Co     | \$609  | 3  | Penn Mutual                  | \$622  |
| 4   | Genworth Financial           | \$621  | 4  | Genworth Financial           | \$621  |
| 5   | Integrity Life Insurance     | \$602  | 5  | North American               | \$621  |
| 6   | Jackson National Life        | \$571  | 6  | Nationwide LIC               | \$620  |
| 7   | Kansas City Life             | \$623  | 7  | Lafayette Life               | \$613  |
| 8   | Lafayette Life               | \$613  | 8  | New York Life                | \$611  |
| 9   | Lincoln Benefit Life Company | \$591  | 9  | American National Ins Co     | \$609  |
| 10  | MetLife Investors            | \$606  | 10   | Midland National             | \$609  |
| 11  | Midland National             | \$609  | 11   | Minnesota Life               | \$608  |
| 12  | Minnesota Life               | \$608  | 12   | MetLife Investors            | \$606  |
| 13  | Nationwide LIC               | \$620  | 13   | United of Omaha              | \$606  |
| 14  | New York Life                | \$611  | 14   | Integrity Life Insurance     | \$602  |
| 15  | North American               | \$621  | 15   | Allianz Life Ins Co of N.A.  | \$595  |
| 16  | Penn Mutual                  | \$622  | 16   | Lincoln Benefit Life Company | \$591  |
| 17  | Presidential Life Ins Co     | \$637  | 17   | American General (AIG)       | \$580  |
| 18  | Symetra Life                 | \$576  | 18   | Symetra Life                 | \$576  |
| 19  | United of Omaha              | \$606  | 19   | Jackson National Life        | \$571  |
|   | Average                      | \$606  |  | Average                      | \$606  |

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

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| SPIA Age 75 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$806  | 1  | Presidential Life Ins Co     | \$880  |
| 2   | American General (AIG)       | \$790  | 2  | Kansas City Life             | \$848  |
| 3   | American National Ins Co     | \$821  | 3  | North American               | \$842  |
| 4   | Genworth Financial           | \$789  | 4  | Midland National             | \$829  |
| 5   | Integrity Life Insurance     | \$780  | 5  | Minnesota Life               | \$829  |
| 6   | Jackson National Life        | \$767  | 6  | Penn Mutual                  | \$826  |
| 7   | Kansas City Life             | \$848  | 7  | Nationwide LIC               | \$823  |
| 8   | Lafayette Life               | \$822  | 8  | Lafayette Life               | \$822  |
| 9   | Lincoln Benefit Life Company | \$784  | 9  | American National Ins Co     | \$821  |
| 10  | MetLife Investors            | \$815  | 10   | MetLife Investors            | \$815  |
| 11  | Midland National             | \$829  | 11   | Allianz Life Ins Co of N.A.  | \$806  |
| 12  | Minnesota Life               | \$829  | 12   | American General (AIG)       | \$790  |
| 13  | Nationwide LIC               | \$823  | 13   | Genworth Financial           | \$789  |
| 14  | New York Life                | \$746  | 14   | Lincoln Benefit Life Company | \$784  |
| 15  | North American               | \$842  | 15   | United of Omaha              | \$782  |
| 16  | Penn Mutual                  | \$826  | 16   | Integrity Life Insurance     | \$780  |
| 17  | Presidential Life Ins Co     | \$880  | 17   | Jackson National Life        | \$767  |
| 18  | Symetra Life                 | \$751  | 18   | Symetra Life                 | \$751  |
| 19  | United of Omaha              | \$782  | 19   | New York Life                | \$746  |
|   | Average                      | \$807  |  | Average                      | \$807  |

| SPIA Age 75 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$696  | 1  | Presidential Life Ins Co     | \$756  |
| 2   | American General (AIG)       | \$710  | 2  | Kansas City Life             | \$747  |
| 3   | American National Ins Co     | \$723  | 3  | North American               | \$737  |
| 4   | Genworth Financial           | \$734  | 4  | Penn Mutual                  | \$736  |
| 5   | Integrity Life Insurance     | \$709  | 5  | Genworth Financial           | \$734  |
| 6   | Jackson National Life        | \$675  | 6  | Minnesota Life               | \$731  |
| 7   | Kansas City Life             | \$747  | 7  | Midland National             | \$725  |
| 8   | Lafayette Life               | \$711  | 8  | American National Ins Co     | \$723  |
| 9   | Lincoln Benefit Life Company | \$699  | 9  | Nationwide LIC               | \$721  |
| 10  | MetLife Investors            | \$710  | 10   | United of Omaha              | \$712  |
| 11  | Midland National             | \$725  | 11   | Lafayette Life               | \$711  |
| 12  | Minnesota Life               | \$731  | 12   | American General (AIG)       | \$710  |
| 13  | Nationwide LIC               | \$721  | 13   | MetLife Investors            | \$710  |
| 14  | New York Life                | \$706  | 14   | Integrity Life Insurance     | \$709  |
| 15  | North American               | \$737  | 15   | New York Life                | \$706  |
| 16  | Penn Mutual                  | \$736  | 16   | Lincoln Benefit Life Company | \$699  |
| 17  | Presidential Life Ins Co     | \$756  | 17   | Allianz Life Ins Co of N.A.  | \$696  |
| 18  | Symetra Life                 | \$680  | 18   | Symetra Life                 | \$680  |
| 19  | United of Omaha              | \$712  | 19   | Jackson National Life        | \$675  |
|   | Average                      | \$717  |  | Average                      | \$717  |

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

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| SPIA Age 75 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$730  | 1  | Presidential Life Ins Co     | \$781  |
| 2   | American General (AIG)       | \$720  | 2  | Nationwide LIC               | \$764  |
| 3   | American National Ins Co     | \$744  | 3  | Kansas City Life             | \$762  |
| 4   | Genworth Financial           | \$736  | 4  | North American               | \$757  |
| 5   | Integrity Life Insurance     | \$720  | 5  | Penn Mutual                  | \$757  |
| 6   | Jackson National Life        | \$690  | 6  | Minnesota Life               | \$750  |
| 7   | Kansas City Life             | \$762  | 7  | MetLife Investors            | \$747  |
| 8   | Lafayette Life               | \$733  | 8  | American National Ins Co     | \$744  |
| 9   | Lincoln Benefit Life Company | \$705  | 9  | Midland National             | \$744  |
| 10  | MetLife Investors            | \$747  | 10   | New York Life                | \$739  |
| 11  | Midland National             | \$744  | 11   | Genworth Financial           | \$736  |
| 12  | Minnesota Life               | \$750  | 12   | Lafayette Life               | \$733  |
| 13  | Nationwide LIC               | \$764  | 13   | Allianz Life Ins Co of N.A.  | \$730  |
| 14  | New York Life                | \$739  | 14   | United of Omaha              | \$721  |
| 15  | North American               | \$757  | 15   | American General (AIG)       | \$720  |
| 16  | Penn Mutual                  | \$757  | 16   | Integrity Life Insurance     | \$720  |
| 17  | Presidential Life Ins Co     | \$781  | 17   | Lincoln Benefit Life Company | \$705  |
| 18  | Symetra Life                 | \$694  | 18   | Symetra Life                 | \$694  |
| 19  | United of Omaha              | \$721  | 19   | Jackson National Life        | \$690  |
|   | Average                      | \$737  |  | Average                      | \$737  |

| SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$663  | 1  | Presidential Life Ins Co     | \$711  |
| 2   | American General (AIG)       | \$669  | 2  | Kansas City Life             | \$705  |
| 3   | American National Ins Co     | \$686  | 3  | Genworth Financial           | \$702  |
| 4   | Genworth Financial           | \$702  | 4  | Penn Mutual                  | \$700  |
| 5   | Integrity Life Insurance     | \$679  | 5  | Nationwide LIC               | \$695  |
| 6   | Jackson National Life        | \$636  | 6  | North American               | \$694  |
| 7   | Kansas City Life             | \$705  | 7  | Minnesota Life               | \$691  |
| 8   | Lafayette Life               | \$667  | 8  | American National Ins Co     | \$686  |
| 9   | Lincoln Benefit Life Company | \$654  | 9  | New York Life                | \$683  |
| 10  | MetLife Investors            | \$679  | 10   | Midland National             | \$682  |
| 11  | Midland National             | \$682  | 11   | Integrity Life Insurance     | \$679  |
| 12  | Minnesota Life               | \$691  | 12   | MetLife Investors            | \$679  |
| 13  | Nationwide LIC               | \$695  | 13   | United of Omaha              | \$679  |
| 14  | New York Life                | \$683  | 14   | American General (AIG)       | \$669  |
| 15  | North American               | \$694  | 15   | Lafayette Life               | \$667  |
| 16  | Penn Mutual                  | \$700  | 16   | Allianz Life Ins Co of N.A.  | \$663  |
| 17  | Presidential Life Ins Co     | \$711  | 17   | Lincoln Benefit Life Company | \$654  |
| 18  | Symetra Life                 | \$649  | 18   | Symetra Life                 | \$649  |
| 19  | United of Omaha              | \$679  | 19   | Jackson National Life        | \$636  |
|   | Average                      | \$680  |  | Average                      | \$680  |

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

July 2010

Phone 866-866-1999

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## SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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| Period (Term)<br><u>Certain Only</u> | <u>Average</u> | <u>Highest</u> | Single Life<br><u>Only</u> | <u>Average</u> | <u>Highest</u> | Single Life with<br><u>10-Years Certain</u> | <u>Average</u> | <u>Highest</u> |
|--------------------------------------|----------------|----------------|----------------------------|----------------|----------------|---|----------------|----------------|
| 5-Year Pd. Cert.                     | \$ 1,695       | \$ 1,749       | Male Age 60                | \$ 538         | \$ 571         | Male Age 60                                 | \$ 530         | \$ 559         |
| 10-Year Pd. Cert.                    | \$ 928         | \$ 971         | Fem. Age 60                | \$ 518         | \$ 550         | Fem. Age 60                                 | \$ 513         | \$ 541         |
| 15-Year Pd. Cert.                    | \$ 689         | \$ 722         | Male Age 65                | \$ 613         | \$ 655         | Male Age 65                                 | \$ 593         | \$ 626         |
| 20-Year Pd. Cert.                    | \$ 577         | \$ 614         | Fem. Age 65                | \$ 570         | \$ 602         | Fem. Age 65                                 | \$ 558         | \$ 586         |
| 25-Year Pd. Cert.                    | \$ 506         | \$ 538         | Male Age 70                | \$ 697         | \$ 749         | Male Age 70                                 | \$ 654         | \$ 690         |
| 30-Year Pd. Cert.                    | \$ 465         | \$ 499         | Fem. Age 70                | \$ 639         | \$ 676         | Fem. Age 70                                 | \$ 615         | \$ 644         |
|                                      |                |                | Male Age 75                | \$ 816         | \$ 888         | Male Age 75                                 | \$ 724         | \$ 763         |
|                                      |                |                | Fem. Age 75                | \$ 745         | \$ 789         | Fem. Age 75                                 | \$ 688         | \$ 718         |

**Above figures are monthly income per \$100,000 non-qualified premium in a non-premium tax state.**

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

**SPIA (Single Premium Immediate Annuity) 5-Year and 10-Year Period Certain Only**  
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| SPIA 5-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |         | SPIA 5-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |         |
|---|------------------------------|---------|--|------------------------------|---------|
|   | Company/Program              | Payout  |  | Company/Program              | Payout  |
| 1   | Allianz Life Ins Co of N.A.  | \$1,709 | 1  | Jackson National Life        | NA      |
| 2   | American General (AIG)       | \$1,669 | 2  | Lafayette Life               | NA      |
| 3   | American National Ins Co     | \$1,675 | 3  | Midland National             | \$1,749 |
| 4   | Genworth Financial           | \$1,681 | 4  | North American               | \$1,726 |
| 5   | Integrity Life Insurance     | \$1,677 | 5  | Kansas City Life             | \$1,719 |
| 6   | Jackson National Life        | NA      | 6  | Presidential Life Ins Co     | \$1,714 |
| 7   | Kansas City Life             | \$1,719 | 7  | Allianz Life Ins Co of N.A.  | \$1,709 |
| 8   | Lafayette Life               | NA      | 8  | New York Life                | \$1,704 |
| 9   | Lincoln Benefit Life Company | \$1,686 | 9  | Penn Mutual                  | \$1,701 |
| 10  | MetLife Investors            | \$1,689 | 10   | Nationwide LIC               | \$1,691 |
| 11  | Midland National             | \$1,749 | 11   | MetLife Investors            | \$1,689 |
| 12  | Minnesota Life               | \$1,684 | 12   | Lincoln Benefit Life Company | \$1,686 |
| 13  | Nationwide LIC               | \$1,691 | 13   | Minnesota Life               | \$1,684 |
| 14  | New York Life                | \$1,704 | 14   | Genworth Financial           | \$1,681 |
| 15  | North American               | \$1,726 | 15   | Integrity Life Insurance     | \$1,677 |
| 16  | Penn Mutual                  | \$1,701 | 16   | American National Ins Co     | \$1,675 |
| 17  | Presidential Life Ins Co     | \$1,714 | 17   | Symetra Life                 | \$1,674 |
| 18  | Symetra Life                 | \$1,674 | 18   | American General (AIG)       | \$1,669 |
| 19  | United of Omaha              | \$1,667 | 19   | United of Omaha              | \$1,667 |
|   | Average                      | \$1,695 |  | Average                      | \$1,695 |

| SPIA 10-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 10-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$908  | 1   | North American               | \$971  |
| 2  | American General (AIG)       | \$911  | 2   | Midland National             | \$960  |
| 3  | American National Ins Co     | \$920  | 3   | Penn Mutual                  | \$951  |
| 4  | Genworth Financial           | \$950  | 4   | Genworth Financial           | \$950  |
| 5  | Integrity Life Insurance     | \$930  | 5   | Kansas City Life             | \$941  |
| 6  | Jackson National Life        | \$896  | 6   | Presidential Life Ins Co     | \$941  |
| 7  | Kansas City Life             | \$941  | 7   | Integrity Life Insurance     | \$930  |
| 8  | Lafayette Life               | \$887  | 8   | Minnesota Life               | \$930  |
| 9  | Lincoln Benefit Life Company | \$928  | 9   | Nationwide LIC               | \$930  |
| 10   | MetLife Investors            | \$905  | 10  | Lincoln Benefit Life Company | \$928  |
| 11   | Midland National             | \$960  | 11  | New York Life                | \$923  |
| 12   | Minnesota Life               | \$930  | 12  | Symetra Life                 | \$923  |
| 13   | Nationwide LIC               | \$930  | 13  | United of Omaha              | \$923  |
| 14   | New York Life                | \$923  | 14  | American National Ins Co     | \$920  |
| 15   | North American               | \$971  | 15  | American General (AIG)       | \$911  |
| 16   | Penn Mutual                  | \$951  | 16  | Allianz Life Ins Co of N.A.  | \$908  |
| 17   | Presidential Life Ins Co     | \$941  | 17  | MetLife Investors            | \$905  |
| 18   | Symetra Life                 | \$923  | 18  | Jackson National Life        | \$896  |
| 19   | United of Omaha              | \$923  | 19  | Lafayette Life               | \$887  |
|  | Average                      | \$928  |   | Average                      | \$928  |

# SPIA (Single Premium Immediate Annuity) 15-Year and 20-Year Period Certain Only

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| SPIA 15-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 15-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$677  | 1   | North American               | \$722  |
| 2  | American General (AIG)       | \$671  | 2   | Penn Mutual                  | \$718  |
| 3  | American National Ins Co     | \$692  | 3   | Midland National             | \$711  |
| 4  | Genworth Financial           | \$710  | 4   | Genworth Financial           | \$710  |
| 5  | Integrity Life Insurance     | \$699  | 5   | Presidential Life Ins Co     | \$706  |
| 6  | Jackson National Life        | \$661  | 6   | Minnesota Life               | \$703  |
| 7  | Kansas City Life             | \$665  | 7   | Integrity Life Insurance     | \$699  |
| 8  | Lafayette Life               | \$666  | 8   | Nationwide LIC               | \$699  |
| 9  | Lincoln Benefit Life Company | \$697  | 9   | Lincoln Benefit Life Company | \$697  |
| 10   | MetLife Investors            | \$671  | 10  | American National Ins Co     | \$692  |
| 11   | Midland National             | \$711  | 11  | United of Omaha              | \$686  |
| 12   | Minnesota Life               | \$703  | 12  | Symetra Life                 | \$685  |
| 13   | Nationwide LIC               | \$699  | 13  | Allianz Life Ins Co of N.A.  | \$677  |
| 14   | New York Life                | \$655  | 14  | American General (AIG)       | \$671  |
| 15   | North American               | \$722  | 15  | MetLife Investors            | \$671  |
| 16   | Penn Mutual                  | \$718  | 16  | Lafayette Life               | \$666  |
| 17   | Presidential Life Ins Co     | \$706  | 17  | Kansas City Life             | \$665  |
| 18   | Symetra Life                 | \$685  | 18  | Jackson National Life        | \$661  |
| 19   | United of Omaha              | \$686  | 19  | New York Life                | \$655  |
|  | Average                      | \$689  |   | Average                      | \$689  |

| SPIA 20-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 20-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$572  | 1   | North American               | \$614  |
| 2  | American General (AIG)       | \$555  | 2   | Midland National             | \$604  |
| 3  | American National Ins Co     | \$598  | 3   | Presidential Life Ins Co     | \$600  |
| 4  | Genworth Financial           | \$587  | 4   | Penn Mutual                  | \$599  |
| 5  | Integrity Life Insurance     | \$588  | 5   | American National Ins Co     | \$598  |
| 6  | Jackson National Life        | \$562  | 6   | Integrity Life Insurance     | \$588  |
| 7  | Kansas City Life             | \$528  | 7   | Nationwide LIC               | \$588  |
| 8  | Lafayette Life               | \$570  | 8   | Genworth Financial           | \$587  |
| 9  | Lincoln Benefit Life Company | \$578  | 9   | Lincoln Benefit Life Company | \$578  |
| 10   | MetLife Investors            | \$565  | 10  | Minnesota Life               | \$575  |
| 11   | Midland National             | \$604  | 11  | Symetra Life                 | \$573  |
| 12   | Minnesota Life               | \$575  | 12  | Allianz Life Ins Co of N.A.  | \$572  |
| 13   | Nationwide LIC               | \$588  | 13  | United of Omaha              | \$572  |
| 14   | New York Life                | \$527  | 14  | Lafayette Life               | \$570  |
| 15   | North American               | \$614  | 15  | MetLife Investors            | \$565  |
| 16   | Penn Mutual                  | \$599  | 16  | Jackson National Life        | \$562  |
| 17   | Presidential Life Ins Co     | \$600  | 17  | American General (AIG)       | \$555  |
| 18   | Symetra Life                 | \$573  | 18  | Kansas City Life             | \$528  |
| 19   | United of Omaha              | \$572  | 19  | New York Life                | \$527  |
|  | Average                      | \$577  |   | Average                      | \$577  |

**SPIA (Single Premium Immediate Annuity) 25-Year and 30-Year Period Certain Only**

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|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$518  | 1   | Lafayette Life               | NA     |
| 2  | American General (AIG)       | \$486  | 2   | Midland National             | NA     |
| 3  | American National Ins Co     | \$532  | 3   | North American               | NA     |
| 4  | Genworth Financial           | \$519  | 4   | United of Omaha              | NA     |
| 5  | Integrity Life Insurance     | \$528  | 5   | Presidential Life Ins Co     | \$538  |
| 6  | Jackson National Life        | \$487  | 6   | American National Ins Co     | \$532  |
| 7  | Kansas City Life             | \$447  | 7   | Penn Mutual                  | \$532  |
| 8  | Lafayette Life               | NA     | 8   | Integrity Life Insurance     | \$528  |
| 9  | Lincoln Benefit Life Company | \$508  | 9   | Nationwide LIC               | \$526  |
| 10   | MetLife Investors            | \$515  | 10  | Genworth Financial           | \$519  |
| 11   | Midland National             | NA     | 11  | Allianz Life Ins Co of N.A.  | \$518  |
| 12   | Minnesota Life               | \$500  | 12  | MetLife Investors            | \$515  |
| 13   | Nationwide LIC               | \$526  | 13  | Symetra Life                 | \$509  |
| 14   | New York Life                | \$452  | 14  | Lincoln Benefit Life Company | \$508  |
| 15   | North American               | NA     | 15  | Minnesota Life               | \$500  |
| 16   | Penn Mutual                  | \$532  | 16  | Jackson National Life        | \$487  |
| 17   | Presidential Life Ins Co     | \$538  | 17  | American General (AIG)       | \$486  |
| 18   | Symetra Life                 | \$509  | 18  | New York Life                | \$452  |
| 19   | United of Omaha              | NA     | 19  | Kansas City Life             | \$447  |
|  | Average                      | \$506  |   | Average                      | \$506  |

| SPIA 30-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA 30-Year Period Certain only<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|--|------------------------------|--------|---|------------------------------|--------|
|  | Company/Program              | Payout |   | Company/Program              | Payout |
| 1  | Allianz Life Ins Co of N.A.  | \$480  | 1   | Lafayette Life               | NA     |
| 2  | American General (AIG)       | \$443  | 2   | Midland National             | NA     |
| 3  | American National Ins Co     | \$491  | 3   | North American               | NA     |
| 4  | Genworth Financial           | \$481  | 4   | United of Omaha              | NA     |
| 5  | Integrity Life Insurance     | \$494  | 5   | Presidential Life Ins Co     | \$499  |
| 6  | Jackson National Life        | \$440  | 6   | Integrity Life Insurance     | \$494  |
| 7  | Kansas City Life             | \$393  | 7   | Penn Mutual                  | \$494  |
| 8  | Lafayette Life               | NA     | 8   | American National Ins Co     | \$491  |
| 9  | Lincoln Benefit Life Company | \$467  | 9   | Nationwide LIC               | \$489  |
| 10   | MetLife Investors            | \$485  | 10  | MetLife Investors            | \$485  |
| 11   | Midland National             | NA     | 11  | Genworth Financial           | \$481  |
| 12   | Minnesota Life               | \$451  | 12  | Allianz Life Ins Co of N.A.  | \$480  |
| 13   | Nationwide LIC               | \$489  | 13  | Symetra Life                 | \$469  |
| 14   | New York Life                | \$405  | 14  | Lincoln Benefit Life Company | \$467  |
| 15   | North American               | NA     | 15  | Minnesota Life               | \$451  |
| 16   | Penn Mutual                  | \$494  | 16  | American General (AIG)       | \$443  |
| 17   | Presidential Life Ins Co     | \$499  | 17  | Jackson National Life        | \$440  |
| 18   | Symetra Life                 | \$469  | 18  | New York Life                | \$405  |
| 19   | United of Omaha              | NA     | 19  | Kansas City Life             | \$393  |
|  | Average                      | \$465  |   | Average                      | \$465  |

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

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| SPIA Age 60 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$553  | 1  | Penn Mutual                  | \$571  |
| 2   | American General (AIG)       | \$526  | 2  | Lafayette Life               | \$567  |
| 3   | American National Ins Co     | \$528  | 3  | Nationwide LIC               | \$558  |
| 4   | Genworth Financial           | \$543  | 4  | Kansas City Life             | \$555  |
| 5   | Integrity Life Insurance     | \$546  | 5  | Allianz Life Ins Co of N.A.  | \$553  |
| 6   | Jackson National Life        | \$520  | 6  | Presidential Life Ins Co     | \$550  |
| 7   | Kansas City Life             | \$555  | 7  | MetLife Investors            | \$548  |
| 8   | Lafayette Life               | \$567  | 8  | Integrity Life Insurance     | \$546  |
| 9   | Lincoln Benefit Life Company | \$531  | 9  | Genworth Financial           | \$543  |
| 10  | MetLife Investors            | \$548  | 10   | United of Omaha              | \$539  |
| 11  | Midland National             | \$525  | 11   | North American               | \$537  |
| 12  | Minnesota Life               | \$502  | 12   | Lincoln Benefit Life Company | \$531  |
| 13  | Nationwide LIC               | \$558  | 13   | American National Ins Co     | \$528  |
| 14  | New York Life                | \$514  | 14   | American General (AIG)       | \$526  |
| 15  | North American               | \$537  | 15   | Midland National             | \$525  |
| 16  | Penn Mutual                  | \$571  | 16   | Jackson National Life        | \$520  |
| 17  | Presidential Life Ins Co     | \$550  | 17   | New York Life                | \$514  |
| 18  | Symetra Life                 | \$502  | 18   | Minnesota Life               | \$502  |
| 19  | United of Omaha              | \$539  | 19   | Symetra Life                 | \$502  |
|   | Average                      | \$538  |  | Average                      | \$538  |

| SPIA Age 60 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$541  | 1  | Penn Mutual                  | \$559  |
| 2   | American General (AIG)       | \$515  | 2  | Lafayette Life               | \$553  |
| 3   | American National Ins Co     | \$521  | 3  | Nationwide LIC               | \$546  |
| 4   | Genworth Financial           | \$542  | 4  | Kansas City Life             | \$544  |
| 5   | Integrity Life Insurance     | \$543  | 5  | Integrity Life Insurance     | \$543  |
| 6   | Jackson National Life        | \$509  | 6  | Genworth Financial           | \$542  |
| 7   | Kansas City Life             | \$544  | 7  | Allianz Life Ins Co of N.A.  | \$541  |
| 8   | Lafayette Life               | \$553  | 8  | Presidential Life Ins Co     | \$541  |
| 9   | Lincoln Benefit Life Company | \$527  | 9  | MetLife Investors            | \$536  |
| 10  | MetLife Investors            | \$536  | 10   | United of Omaha              | \$533  |
| 11  | Midland National             | \$518  | 11   | North American               | \$530  |
| 12  | Minnesota Life               | \$496  | 12   | Lincoln Benefit Life Company | \$527  |
| 13  | Nationwide LIC               | \$546  | 13   | American National Ins Co     | \$521  |
| 14  | New York Life                | \$513  | 14   | Midland National             | \$518  |
| 15  | North American               | \$530  | 15   | American General (AIG)       | \$515  |
| 16  | Penn Mutual                  | \$559  | 16   | New York Life                | \$513  |
| 17  | Presidential Life Ins Co     | \$541  | 17   | Jackson National Life        | \$509  |
| 18  | Symetra Life                 | \$497  | 18   | Symetra Life                 | \$497  |
| 19  | United of Omaha              | \$533  | 19   | Minnesota Life               | \$496  |
|   | Average                      | \$530  |  | Average                      | \$530  |

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

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| SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$518  | 1  | Presidential Life Ins Co     | \$550  |
| 2   | American General (AIG)       | \$486  | 2  | North American               | \$537  |
| 3   | American National Ins Co     | \$528  | 3  | Penn Mutual                  | \$536  |
| 4   | Genworth Financial           | \$521  | 4  | Nationwide LIC               | \$533  |
| 5   | Integrity Life Insurance     | \$520  | 5  | Lincoln Benefit Life Company | \$531  |
| 6   | Jackson National Life        | \$482  | 6  | American National Ins Co     | \$528  |
| 7   | Kansas City Life             | \$516  | 7  | MetLife Investors            | \$526  |
| 8   | Lafayette Life               | \$523  | 8  | Midland National             | \$525  |
| 9   | Lincoln Benefit Life Company | \$531  | 9  | Lafayette Life               | \$523  |
| 10  | MetLife Investors            | \$526  | 10   | Genworth Financial           | \$521  |
| 11  | Midland National             | \$525  | 11   | Integrity Life Insurance     | \$520  |
| 12  | Minnesota Life               | \$502  | 12   | Allianz Life Ins Co of N.A.  | \$518  |
| 13  | Nationwide LIC               | \$533  | 13   | Kansas City Life             | \$516  |
| 14  | New York Life                | \$506  | 14   | United of Omaha              | \$507  |
| 15  | North American               | \$537  | 15   | New York Life                | \$506  |
| 16  | Penn Mutual                  | \$536  | 16   | Minnesota Life               | \$502  |
| 17  | Presidential Life Ins Co     | \$550  | 17   | Symetra Life                 | \$502  |
| 18  | Symetra Life                 | \$502  | 18   | American General (AIG)       | \$486  |
| 19  | United of Omaha              | \$507  | 19   | Jackson National Life        | \$482  |
|   | Average                      | \$518  |  | Average                      | \$518  |

| SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 60 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$513  | 1  | Presidential Life Ins Co     | \$541  |
| 2   | American General (AIG)       | \$481  | 2  | North American               | \$530  |
| 3   | American National Ins Co     | \$521  | 3  | Penn Mutual                  | \$529  |
| 4   | Genworth Financial           | \$521  | 4  | Lincoln Benefit Life Company | \$527  |
| 5   | Integrity Life Insurance     | \$520  | 5  | Nationwide LIC               | \$527  |
| 6   | Jackson National Life        | \$476  | 6  | American National Ins Co     | \$521  |
| 7   | Kansas City Life             | \$510  | 7  | Genworth Financial           | \$521  |
| 8   | Lafayette Life               | \$516  | 8  | Integrity Life Insurance     | \$520  |
| 9   | Lincoln Benefit Life Company | \$527  | 9  | Midland National             | \$518  |
| 10  | MetLife Investors            | \$517  | 10   | MetLife Investors            | \$517  |
| 11  | Midland National             | \$518  | 11   | Lafayette Life               | \$516  |
| 12  | Minnesota Life               | \$496  | 12   | Allianz Life Ins Co of N.A.  | \$513  |
| 13  | Nationwide LIC               | \$527  | 13   | Kansas City Life             | \$510  |
| 14  | New York Life                | \$502  | 14   | United of Omaha              | \$505  |
| 15  | North American               | \$530  | 15   | New York Life                | \$502  |
| 16  | Penn Mutual                  | \$529  | 16   | Symetra Life                 | \$497  |
| 17  | Presidential Life Ins Co     | \$541  | 17   | Minnesota Life               | \$496  |
| 18  | Symetra Life                 | \$497  | 18   | American General (AIG)       | \$481  |
| 19  | United of Omaha              | \$505  | 19   | Jackson National Life        | \$476  |
|   | Average                      | \$513  |  | Average                      | \$513  |

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

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| SPIA Age 65 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$611  | 1  | Presidential Life Ins Co     | \$655  |
| 2   | American General (AIG)       | \$598  | 2  | North American               | \$652  |
| 3   | American National Ins Co     | \$627  | 3  | Midland National             | \$640  |
| 4   | Genworth Financial           | \$602  | 4  | Penn Mutual                  | \$633  |
| 5   | Integrity Life Insurance     | \$602  | 5  | American National Ins Co     | \$627  |
| 6   | Jackson National Life        | \$587  | 6  | Lincoln Benefit Life Company | \$625  |
| 7   | Kansas City Life             | \$623  | 7  | Kansas City Life             | \$623  |
| 8   | Lafayette Life               | \$609  | 8  | Nationwide LIC               | \$620  |
| 9   | Lincoln Benefit Life Company | \$625  | 9  | Allianz Life Ins Co of N.A.  | \$611  |
| 10  | MetLife Investors            | \$608  | 10   | Lafayette Life               | \$609  |
| 11  | Midland National             | \$640  | 11   | Minnesota Life               | \$609  |
| 12  | Minnesota Life               | \$609  | 12   | MetLife Investors            | \$608  |
| 13  | Nationwide LIC               | \$620  | 13   | Genworth Financial           | \$602  |
| 14  | New York Life                | \$570  | 14   | Integrity Life Insurance     | \$602  |
| 15  | North American               | \$652  | 15   | American General (AIG)       | \$598  |
| 16  | Penn Mutual                  | \$633  | 16   | United of Omaha              | \$595  |
| 17  | Presidential Life Ins Co     | \$655  | 17   | Symetra Life                 | \$589  |
| 18  | Symetra Life                 | \$589  | 18   | Jackson National Life        | \$587  |
| 19  | United of Omaha              | \$595  | 19   | New York Life                | \$570  |
|   | Average                      | \$613  |  | Average                      | \$613  |

| SPIA Age 65 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$585  | 1  | North American               | \$626  |
| 2   | American General (AIG)       | \$575  | 2  | Presidential Life Ins Co     | \$626  |
| 3   | American National Ins Co     | \$603  | 3  | Midland National             | \$615  |
| 4   | Genworth Financial           | \$595  | 4  | Penn Mutual                  | \$609  |
| 5   | Integrity Life Insurance     | \$590  | 5  | American National Ins Co     | \$603  |
| 6   | Jackson National Life        | \$565  | 6  | Kansas City Life             | \$600  |
| 7   | Kansas City Life             | \$600  | 7  | Lincoln Benefit Life Company | \$599  |
| 8   | Lafayette Life               | \$584  | 8  | Nationwide LIC               | \$597  |
| 9   | Lincoln Benefit Life Company | \$599  | 9  | Genworth Financial           | \$595  |
| 10  | MetLife Investors            | \$584  | 10   | Integrity Life Insurance     | \$590  |
| 11  | Midland National             | \$615  | 11   | United of Omaha              | \$587  |
| 12  | Minnesota Life               | \$586  | 12   | Minnesota Life               | \$586  |
| 13  | Nationwide LIC               | \$597  | 13   | Allianz Life Ins Co of N.A.  | \$585  |
| 14  | New York Life                | \$566  | 14   | Lafayette Life               | \$584  |
| 15  | North American               | \$626  | 15   | MetLife Investors            | \$584  |
| 16  | Penn Mutual                  | \$609  | 16   | American General (AIG)       | \$575  |
| 17  | Presidential Life Ins Co     | \$626  | 17   | Symetra Life                 | \$571  |
| 18  | Symetra Life                 | \$571  | 18   | New York Life                | \$566  |
| 19  | United of Omaha              | \$587  | 19   | Jackson National Life        | \$565  |
|   | Average                      | \$593  |  | Average                      | \$593  |

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

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| SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$564  | 1  | Presidential Life Ins Co     | \$602  |
| 2   | American General (AIG)       | \$546  | 2  | North American               | \$597  |
| 3   | American National Ins Co     | \$579  | 3  | Penn Mutual                  | \$586  |
| 4   | Genworth Financial           | \$570  | 4  | Midland National             | \$585  |
| 5   | Integrity Life Insurance     | \$567  | 5  | Nationwide LIC               | \$584  |
| 6   | Jackson National Life        | \$538  | 6  | American National Ins Co     | \$579  |
| 7   | Kansas City Life             | \$570  | 7  | Lincoln Benefit Life Company | \$578  |
| 8   | Lafayette Life               | \$553  | 8  | MetLife Investors            | \$575  |
| 9   | Lincoln Benefit Life Company | \$578  | 9  | Genworth Financial           | \$570  |
| 10  | MetLife Investors            | \$575  | 10   | Kansas City Life             | \$570  |
| 11  | Midland National             | \$585  | 11   | Integrity Life Insurance     | \$567  |
| 12  | Minnesota Life               | \$558  | 12   | Allianz Life Ins Co of N.A.  | \$564  |
| 13  | Nationwide LIC               | \$584  | 13   | New York Life                | \$562  |
| 14  | New York Life                | \$562  | 14   | United of Omaha              | \$559  |
| 15  | North American               | \$597  | 15   | Minnesota Life               | \$558  |
| 16  | Penn Mutual                  | \$586  | 16   | Lafayette Life               | \$553  |
| 17  | Presidential Life Ins Co     | \$602  | 17   | Symetra Life                 | \$550  |
| 18  | Symetra Life                 | \$550  | 18   | American General (AIG)       | \$546  |
| 19  | United of Omaha              | \$559  | 19   | Jackson National Life        | \$538  |
|   | Average                      | \$570  |  | Average                      | \$570  |

| SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 65 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$554  | 1  | Presidential Life Ins Co     | \$586  |
| 2   | American General (AIG)       | \$534  | 2  | North American               | \$583  |
| 3   | American National Ins Co     | \$563  | 3  | Penn Mutual                  | \$573  |
| 4   | Genworth Financial           | \$567  | 4  | Midland National             | \$572  |
| 5   | Integrity Life Insurance     | \$563  | 5  | Nationwide LIC               | \$570  |
| 6   | Jackson National Life        | \$527  | 6  | Genworth Financial           | \$567  |
| 7   | Kansas City Life             | \$559  | 7  | Lincoln Benefit Life Company | \$565  |
| 8   | Lafayette Life               | \$540  | 8  | American National Ins Co     | \$563  |
| 9   | Lincoln Benefit Life Company | \$565  | 9  | Integrity Life Insurance     | \$563  |
| 10  | MetLife Investors            | \$559  | 10   | Kansas City Life             | \$559  |
| 11  | Midland National             | \$572  | 11   | MetLife Investors            | \$559  |
| 12  | Minnesota Life               | \$547  | 12   | United of Omaha              | \$555  |
| 13  | Nationwide LIC               | \$570  | 13   | Allianz Life Ins Co of N.A.  | \$554  |
| 14  | New York Life                | \$550  | 14   | New York Life                | \$550  |
| 15  | North American               | \$583  | 15   | Minnesota Life               | \$547  |
| 16  | Penn Mutual                  | \$573  | 16   | Lafayette Life               | \$540  |
| 17  | Presidential Life Ins Co     | \$586  | 17   | Symetra Life                 | \$540  |
| 18  | Symetra Life                 | \$540  | 18   | American General (AIG)       | \$534  |
| 19  | United of Omaha              | \$555  | 19   | Jackson National Life        | \$527  |
|   | Average                      | \$558  |  | Average                      | \$558  |

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

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| SPIA Age 70 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$696  | 1  | Presidential Life Ins Co     | \$749  |
| 2   | American General (AIG)       | \$663  | 2  | North American               | \$729  |
| 3   | American National Ins Co     | \$711  | 3  | Penn Mutual                  | \$723  |
| 4   | Genworth Financial           | \$685  | 4  | Kansas City Life             | \$717  |
| 5   | Integrity Life Insurance     | \$684  | 5  | Lafayette Life               | \$716  |
| 6   | Jackson National Life        | \$659  | 6  | Midland National             | \$716  |
| 7   | Kansas City Life             | \$717  | 7  | American National Ins Co     | \$711  |
| 8   | Lafayette Life               | \$716  | 8  | Nationwide LIC               | \$710  |
| 9   | Lincoln Benefit Life Company | \$701  | 9  | Minnesota Life               | \$704  |
| 10  | MetLife Investors            | \$695  | 10   | Lincoln Benefit Life Company | \$701  |
| 11  | Midland National             | \$716  | 11   | Allianz Life Ins Co of N.A.  | \$696  |
| 12  | Minnesota Life               | \$704  | 12   | MetLife Investors            | \$695  |
| 13  | Nationwide LIC               | \$710  | 13   | Genworth Financial           | \$685  |
| 14  | New York Life                | \$645  | 14   | Integrity Life Insurance     | \$684  |
| 15  | North American               | \$729  | 15   | United of Omaha              | \$681  |
| 16  | Penn Mutual                  | \$723  | 16   | Symetra Life                 | \$667  |
| 17  | Presidential Life Ins Co     | \$749  | 17   | American General (AIG)       | \$663  |
| 18  | Symetra Life                 | \$667  | 18   | Jackson National Life        | \$659  |
| 19  | United of Omaha              | \$681  | 19   | New York Life                | \$645  |
|   | Average                      | \$697  |  | Average                      | \$697  |

| SPIA Age 70 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$642  | 1  | Presidential Life Ins Co     | \$690  |
| 2   | American General (AIG)       | \$625  | 2  | North American               | \$677  |
| 3   | American National Ins Co     | \$662  | 3  | Penn Mutual                  | \$673  |
| 4   | Genworth Financial           | \$664  | 4  | Kansas City Life             | \$669  |
| 5   | Integrity Life Insurance     | \$651  | 5  | Midland National             | \$665  |
| 6   | Jackson National Life        | \$615  | 6  | Genworth Financial           | \$664  |
| 7   | Kansas City Life             | \$669  | 7  | American National Ins Co     | \$662  |
| 8   | Lafayette Life               | \$661  | 8  | Lafayette Life               | \$661  |
| 9   | Lincoln Benefit Life Company | \$651  | 9  | Nationwide LIC               | \$660  |
| 10  | MetLife Investors            | \$645  | 10   | Minnesota Life               | \$656  |
| 11  | Midland National             | \$665  | 11   | Integrity Life Insurance     | \$651  |
| 12  | Minnesota Life               | \$656  | 12   | Lincoln Benefit Life Company | \$651  |
| 13  | Nationwide LIC               | \$660  | 13   | United of Omaha              | \$651  |
| 14  | New York Life                | \$631  | 14   | MetLife Investors            | \$645  |
| 15  | North American               | \$677  | 15   | Allianz Life Ins Co of N.A.  | \$642  |
| 16  | Penn Mutual                  | \$673  | 16   | New York Life                | \$631  |
| 17  | Presidential Life Ins Co     | \$690  | 17   | Symetra Life                 | \$630  |
| 18  | Symetra Life                 | \$630  | 18   | American General (AIG)       | \$625  |
| 19  | United of Omaha              | \$651  | 19   | Jackson National Life        | \$615  |
|   | Average                      | \$654  |  | Average                      | \$654  |

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

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| SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$633  | 1  | Presidential Life Ins Co     | \$676  |
| 2   | American General (AIG)       | \$600  | 2  | Nationwide LIC               | \$660  |
| 3   | American National Ins Co     | \$648  | 3  | Penn Mutual                  | \$659  |
| 4   | Genworth Financial           | \$641  | 4  | North American               | \$657  |
| 5   | Integrity Life Insurance     | \$636  | 5  | American National Ins Co     | \$648  |
| 6   | Jackson National Life        | \$595  | 6  | Kansas City Life             | \$647  |
| 7   | Kansas City Life             | \$647  | 7  | MetLife Investors            | \$645  |
| 8   | Lafayette Life               | \$642  | 8  | Midland National             | \$645  |
| 9   | Lincoln Benefit Life Company | \$640  | 9  | Lafayette Life               | \$642  |
| 10  | MetLife Investors            | \$645  | 10   | Genworth Financial           | \$641  |
| 11  | Midland National             | \$645  | 11   | Lincoln Benefit Life Company | \$640  |
| 12  | Minnesota Life               | \$638  | 12   | Minnesota Life               | \$638  |
| 13  | Nationwide LIC               | \$660  | 13   | Integrity Life Insurance     | \$636  |
| 14  | New York Life                | \$636  | 14   | New York Life                | \$636  |
| 15  | North American               | \$657  | 15   | Allianz Life Ins Co of N.A.  | \$633  |
| 16  | Penn Mutual                  | \$659  | 16   | United of Omaha              | \$630  |
| 17  | Presidential Life Ins Co     | \$676  | 17   | Symetra Life                 | \$617  |
| 18  | Symetra Life                 | \$617  | 18   | American General (AIG)       | \$600  |
| 19  | United of Omaha              | \$630  | 19   | Jackson National Life        | \$595  |
|   | Average                      | \$639  |  | Average                      | \$639  |

| SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 70 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$604  | 1  | Presidential Life Ins Co     | \$644  |
| 2   | American General (AIG)       | \$580  | 2  | Penn Mutual                  | \$633  |
| 3   | American National Ins Co     | \$622  | 3  | Genworth Financial           | \$630  |
| 4   | Genworth Financial           | \$630  | 4  | Nationwide LIC               | \$630  |
| 5   | Integrity Life Insurance     | \$620  | 5  | North American               | \$630  |
| 6   | Jackson National Life        | \$571  | 6  | Kansas City Life             | \$623  |
| 7   | Kansas City Life             | \$623  | 7  | American National Ins Co     | \$622  |
| 8   | Lafayette Life               | \$613  | 8  | Integrity Life Insurance     | \$620  |
| 9   | Lincoln Benefit Life Company | \$611  | 9  | Midland National             | \$618  |
| 10  | MetLife Investors            | \$614  | 10   | United of Omaha              | \$615  |
| 11  | Midland National             | \$618  | 11   | MetLife Investors            | \$614  |
| 12  | Minnesota Life               | \$613  | 12   | Lafayette Life               | \$613  |
| 13  | Nationwide LIC               | \$630  | 13   | Minnesota Life               | \$613  |
| 14  | New York Life                | \$611  | 14   | Lincoln Benefit Life Company | \$611  |
| 15  | North American               | \$630  | 15   | New York Life                | \$611  |
| 16  | Penn Mutual                  | \$633  | 16   | Allianz Life Ins Co of N.A.  | \$604  |
| 17  | Presidential Life Ins Co     | \$644  | 17   | Symetra Life                 | \$597  |
| 18  | Symetra Life                 | \$597  | 18   | American General (AIG)       | \$580  |
| 19  | United of Omaha              | \$615  | 19   | Jackson National Life        | \$571  |
|   | Average                      | \$615  |  | Average                      | \$615  |

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

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| SPIA Age 75 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - MALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$817  | 1  | Presidential Life Ins Co     | \$888  |
| 2   | American General (AIG)       | \$790  | 2  | North American               | \$852  |
| 3   | American National Ins Co     | \$835  | 3  | Kansas City Life             | \$848  |
| 4   | Genworth Financial           | \$800  | 4  | Midland National             | \$838  |
| 5   | Integrity Life Insurance     | \$800  | 5  | Penn Mutual                  | \$838  |
| 6   | Jackson National Life        | \$767  | 6  | American National Ins Co     | \$835  |
| 7   | Kansas City Life             | \$848  | 7  | Minnesota Life               | \$835  |
| 8   | Lafayette Life               | \$822  | 8  | Nationwide LIC               | \$833  |
| 9   | Lincoln Benefit Life Company | \$804  | 9  | MetLife Investors            | \$825  |
| 10  | MetLife Investors            | \$825  | 10   | Lafayette Life               | \$822  |
| 11  | Midland National             | \$838  | 11   | Allianz Life Ins Co of N.A.  | \$817  |
| 12  | Minnesota Life               | \$835  | 12   | Lincoln Benefit Life Company | \$804  |
| 13  | Nationwide LIC               | \$833  | 13   | Genworth Financial           | \$800  |
| 14  | New York Life                | \$746  | 14   | Integrity Life Insurance     | \$800  |
| 15  | North American               | \$852  | 15   | United of Omaha              | \$794  |
| 16  | Penn Mutual                  | \$838  | 16   | American General (AIG)       | \$790  |
| 17  | Presidential Life Ins Co     | \$888  | 17   | Symetra Life                 | \$771  |
| 18  | Symetra Life                 | \$771  | 18   | Jackson National Life        | \$767  |
| 19  | United of Omaha              | \$794  | 19   | New York Life                | \$746  |
|   | Average                      | \$816  |  | Average                      | \$816  |

| SPIA Age 75 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - MALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$705  | 1  | Presidential Life Ins Co     | \$763  |
| 2   | American General (AIG)       | \$710  | 2  | Kansas City Life             | \$747  |
| 3   | American National Ins Co     | \$735  | 3  | Penn Mutual                  | \$746  |
| 4   | Genworth Financial           | \$744  | 4  | Genworth Financial           | \$744  |
| 5   | Integrity Life Insurance     | \$727  | 5  | North American               | \$744  |
| 6   | Jackson National Life        | \$675  | 6  | Minnesota Life               | \$736  |
| 7   | Kansas City Life             | \$747  | 7  | American National Ins Co     | \$735  |
| 8   | Lafayette Life               | \$711  | 8  | Midland National             | \$732  |
| 9   | Lincoln Benefit Life Company | \$716  | 9  | Nationwide LIC               | \$731  |
| 10  | MetLife Investors            | \$717  | 10   | Integrity Life Insurance     | \$727  |
| 11  | Midland National             | \$732  | 11   | United of Omaha              | \$721  |
| 12  | Minnesota Life               | \$736  | 12   | MetLife Investors            | \$717  |
| 13  | Nationwide LIC               | \$731  | 13   | Lincoln Benefit Life Company | \$716  |
| 14  | New York Life                | \$706  | 14   | Lafayette Life               | \$711  |
| 15  | North American               | \$744  | 15   | American General (AIG)       | \$710  |
| 16  | Penn Mutual                  | \$746  | 16   | New York Life                | \$706  |
| 17  | Presidential Life Ins Co     | \$763  | 17   | Allianz Life Ins Co of N.A.  | \$705  |
| 18  | Symetra Life                 | \$698  | 18   | Symetra Life                 | \$698  |
| 19  | United of Omaha              | \$721  | 19   | Jackson National Life        | \$675  |
|   | Average                      | \$724  |  | Average                      | \$724  |

# SPIA (Single Premium Immediate Annuity) Age 75 - Female - 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 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - FEMALE<br>Single Life with No Beneficiary<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$741  | 1  | Presidential Life Ins Co     | \$789  |
| 2   | American General (AIG)       | \$720  | 2  | Nationwide LIC               | \$773  |
| 3   | American National Ins Co     | \$758  | 3  | Penn Mutual                  | \$769  |
| 4   | Genworth Financial           | \$746  | 4  | North American               | \$766  |
| 5   | Integrity Life Insurance     | \$739  | 5  | Kansas City Life             | \$762  |
| 6   | Jackson National Life        | \$690  | 6  | American National Ins Co     | \$758  |
| 7   | Kansas City Life             | \$762  | 7  | MetLife Investors            | \$756  |
| 8   | Lafayette Life               | \$733  | 8  | Minnesota Life               | \$755  |
| 9   | Lincoln Benefit Life Company | \$725  | 9  | Midland National             | \$752  |
| 10  | MetLife Investors            | \$756  | 10   | Genworth Financial           | \$746  |
| 11  | Midland National             | \$752  | 11   | Allianz Life Ins Co of N.A.  | \$741  |
| 12  | Minnesota Life               | \$755  | 12   | Integrity Life Insurance     | \$739  |
| 13  | Nationwide LIC               | \$773  | 13   | New York Life                | \$739  |
| 14  | New York Life                | \$739  | 14   | Lafayette Life               | \$733  |
| 15  | North American               | \$766  | 15   | United of Omaha              | \$732  |
| 16  | Penn Mutual                  | \$769  | 16   | Lincoln Benefit Life Company | \$725  |
| 17  | Presidential Life Ins Co     | \$789  | 17   | American General (AIG)       | \$720  |
| 18  | Symetra Life                 | \$714  | 18   | Symetra Life                 | \$714  |
| 19  | United of Omaha              | \$732  | 19   | Jackson National Life        | \$690  |
|   | Average                      | \$745  |  | Average                      | \$745  |

| SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted Alphabetically |                              |        | SPIA Age 75 - FEMALE<br>Single Life with 10 Years Certain<br>Monthly per \$100,000 premium<br>Sorted by Payout |                              |        |
|---|------------------------------|--------|--|------------------------------|--------|
|   | Company/Program              | Payout |  | Company/Program              | Payout |
| 1   | Allianz Life Ins Co of N.A.  | \$674  | 1  | Presidential Life Ins Co     | \$718  |
| 2   | American General (AIG)       | \$669  | 2  | Genworth Financial           | \$712  |
| 3   | American National Ins Co     | \$698  | 3  | Penn Mutual                  | \$710  |
| 4   | Genworth Financial           | \$712  | 4  | Kansas City Life             | \$705  |
| 5   | Integrity Life Insurance     | \$697  | 5  | Nationwide LIC               | \$703  |
| 6   | Jackson National Life        | \$636  | 6  | North American               | \$702  |
| 7   | Kansas City Life             | \$705  | 7  | American National Ins Co     | \$698  |
| 8   | Lafayette Life               | \$667  | 8  | Integrity Life Insurance     | \$697  |
| 9   | Lincoln Benefit Life Company | \$672  | 9  | Minnesota Life               | \$697  |
| 10  | MetLife Investors            | \$687  | 10   | Midland National             | \$690  |
| 11  | Midland National             | \$690  | 11   | United of Omaha              | \$688  |
| 12  | Minnesota Life               | \$697  | 12   | MetLife Investors            | \$687  |
| 13  | Nationwide LIC               | \$703  | 13   | New York Life                | \$683  |
| 14  | New York Life                | \$683  | 14   | Allianz Life Ins Co of N.A.  | \$674  |
| 15  | North American               | \$702  | 15   | Lincoln Benefit Life Company | \$672  |
| 16  | Penn Mutual                  | \$710  | 16   | American General (AIG)       | \$669  |
| 17  | Presidential Life Ins Co     | \$718  | 17   | Symetra Life                 | \$668  |
| 18  | Symetra Life                 | \$668  | 18   | Lafayette Life               | \$667  |
| 19  | United of Omaha              | \$688  | 19   | Jackson National Life        | \$636  |
|   | Average                      | \$688  |  | Average                      | \$688  |