

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) <u>Certain Only</u>	<u>Average</u>	<u>Highest</u>	Single Life <u>Only</u>	<u>Average</u>	<u>Highest</u>	Single Life with <u>10-Years Certain</u>	<u>Average</u>	<u>Highest</u>
5-Year Pd. Cert.	\$ 1,697	\$ 1,730	Male Age 60	\$ 562	\$ 589	Male Age 60	\$ 550	\$ 574
10-Year Pd. Cert.	\$ 940	\$ 960	Fem. Age 60	\$ 526	\$ 549	Fem. Age 60	\$ 520	\$ 543
15-Year Pd. Cert.	\$ 701	\$ 722	Male Age 65	\$ 627	\$ 655	Male Age 65	\$ 604	\$ 626
20-Year Pd. Cert.	\$ 588	\$ 608	Fem. Age 65	\$ 580	\$ 602	Fem. Age 65	\$ 567	\$ 583
25-Year Pd. Cert.	\$ 525	\$ 553	Male Age 70	\$ 711	\$ 749	Male Age 70	\$ 664	\$ 690
30-Year Pd. Cert.	\$ 485	\$ 516	Fem. Age 70	\$ 649	\$ 676	Fem. Age 70	\$ 623	\$ 644
			Male Age 75	\$ 832	\$ 889	Male Age 75	\$ 735	\$ 765
			Fem. Age 75	\$ 756	\$ 790	Fem. Age 75	\$ 697	\$ 719

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

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

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

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

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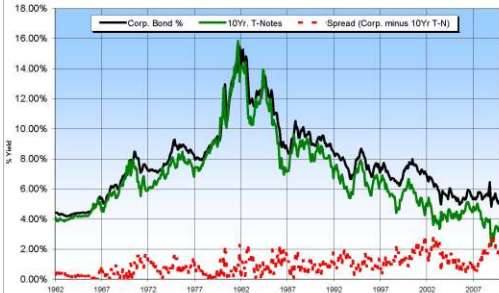


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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

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Chart 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 Monthly per \$100,000 premium Sorted Alphabetically			SPIA 5-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$1,683	1	Jackson National Life	N/A
2	American National Ins Co	\$1,681	2	Midland National	\$1,730
3	Genworth Financial	\$1,690	3	Presidential Life Ins Co	\$1,719
4	Integrity Life Insurance	\$1,680	4	New York Life	\$1,717
5	Jackson National Life	N/A	5	Penn Mutual	\$1,709
6	Lincoln Benefit Life Company	\$1,700	6	North American	\$1,704
7	MetLife Investors	\$1,691	7	Lincoln Benefit Life Company	\$1,700
8	Midland National	\$1,730	8	MetLife Investors	\$1,691
9	New York Life	\$1,717	9	Genworth Financial	\$1,690
10	North American	\$1,704	10	Allianz Life Ins Co of N.A.	\$1,683
11	Penn Mutual	\$1,709	11	American National Ins Co	\$1,681
12	Presidential Life Ins Co	\$1,719	12	Integrity Life Insurance	\$1,680
13	United of Omaha	\$1,657	13	United of Omaha	\$1,657
	Average	\$1,697		Average	\$1,697

SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$935	1	Penn Mutual	\$960
2	American National Ins Co	\$924	2	Genworth Financial	\$950
3	Genworth Financial	\$950	3	Integrity Life Insurance	\$948
4	Integrity Life Insurance	\$948	4	Presidential Life Ins Co	\$946
5	Jackson National Life	\$939	5	North American	\$944
6	Lincoln Benefit Life Company	\$937	6	Jackson National Life	\$939
7	MetLife Investors	\$933	7	Lincoln Benefit Life Company	\$937
8	Midland National	\$937	8	Midland National	\$937
9	New York Life	\$934	9	Allianz Life Ins Co of N.A.	\$935
10	North American	\$944	10	New York Life	\$934
11	Penn Mutual	\$960	11	MetLife Investors	\$933
12	Presidential Life Ins Co	\$946	12	United of Omaha	\$927
13	United of Omaha	\$927	13	American National Ins Co	\$924
	Average	\$940		Average	\$940

SPIA (Single Premium Immediate Annuity) 15-Year and 20-Year Period Certain Only
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SPIA 15-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 15-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$706	1	Penn Mutual	\$722
2	American National Ins Co	\$700	2	Genworth Financial	\$715
3	Genworth Financial	\$715	3	Integrity Life Insurance	\$709
4	Integrity Life Insurance	\$709	4	MetLife Investors	\$708
5	Jackson National Life	\$706	5	Presidential Life Ins Co	\$708
6	Lincoln Benefit Life Company	\$699	6	Allianz Life Ins Co of N.A.	\$706
7	MetLife Investors	\$708	7	Jackson National Life	\$706
8	Midland National	\$686	8	American National Ins Co	\$700
9	New York Life	\$666	9	Lincoln Benefit Life Company	\$699
10	North American	\$692	10	United of Omaha	\$693
11	Penn Mutual	\$722	11	North American	\$692
12	Presidential Life Ins Co	\$708	12	Midland National	\$686
13	United of Omaha	\$693	13	New York Life	\$666
	Average	\$701		Average	\$701

SPIA 20-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 20-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$604	1	Jackson National Life	\$608
2	American National Ins Co	\$601	2	Allianz Life Ins Co of N.A.	\$604
3	Genworth Financial	\$598	3	Penn Mutual	\$602
4	Integrity Life Insurance	\$594	4	American National Ins Co	\$601
5	Jackson National Life	\$608	5	Genworth Financial	\$598
6	Lincoln Benefit Life Company	\$575	6	Presidential Life Ins Co	\$598
7	MetLife Investors	\$595	7	MetLife Investors	\$595
8	Midland National	\$577	8	Integrity Life Insurance	\$594
9	New York Life	\$536	9	North American	\$582
10	North American	\$582	10	United of Omaha	\$579
11	Penn Mutual	\$602	11	Midland National	\$577
12	Presidential Life Ins Co	\$598	12	Lincoln Benefit Life Company	\$575
13	United of Omaha	\$579	13	New York Life	\$536
	Average	\$588		New York Life	\$536

SPIA (Single Premium Immediate Annuity) 25-Year and 30-Year Period Certain Only
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SPIA 25-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 25-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$553	1	Midland National	NA
2	American National Ins Co	\$536	2	North American	NA
3	Genworth Financial	\$532	3	United of Omaha	NA
4	Integrity Life Insurance	\$532	4	Allianz Life Ins Co of N.A.	\$553
5	Jackson National Life	\$536	5	Presidential Life Ins Co	\$537
6	Lincoln Benefit Life Company	\$501	6	American National Ins Co	\$536
7	MetLife Investors	\$529	7	Jackson National Life	\$536
8	Midland National	NA	8	Penn Mutual	\$534
9	New York Life	\$463	9	Genworth Financial	\$532
10	North American	NA	10	Integrity Life Insurance	\$532
11	Penn Mutual	\$534	11	MetLife Investors	\$529
12	Presidential Life Ins Co	\$537	12	Lincoln Benefit Life Company	\$501
13	United of Omaha	NA	13	New York Life	\$463
	Average	\$525		Average	\$525

SPIA 30-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically			SPIA 30-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$516	1	Midland National	NA
2	American National Ins Co	\$496	2	North American	NA
3	Genworth Financial	\$492	3	United of Omaha	NA
4	Integrity Life Insurance	\$497	4	Allianz Life Ins Co of N.A.	\$516
5	Jackson National Life	\$490	5	Presidential Life Ins Co	\$499
6	Lincoln Benefit Life Company	\$457	6	Integrity Life Insurance	\$497
7	MetLife Investors	\$488	7	American National Ins Co	\$496
8	Midland National	NA	8	Penn Mutual	\$494
9	New York Life	\$418	9	Genworth Financial	\$492
10	North American	NA	10	Jackson National Life	\$490
11	Penn Mutual	\$494	11	MetLife Investors	\$488
12	Presidential Life Ins Co	\$499	12	Lincoln Benefit Life Company	\$457
13	United of Omaha	NA	13	New York Life	\$418
	Average	\$485		Average	\$485

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

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SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$585	1	Presidential Life Ins Co	\$589
2	American National Ins Co	\$568	2	Allianz Life Ins Co of N.A.	\$585
3	Genworth Financial	\$572	3	Jackson National Life	\$574
4	Integrity Life Insurance	\$550	4	Penn Mutual	\$574
5	Jackson National Life	\$574	5	Genworth Financial	\$572
6	Lincoln Benefit Life Company	\$552	6	American National Ins Co	\$568
7	MetLife Investors	\$562	7	MetLife Investors	\$562
8	Midland National	\$533	8	United of Omaha	\$561
9	New York Life	\$549	9	Lincoln Benefit Life Company	\$552
10	North American	\$539	10	Integrity Life Insurance	\$550
11	Penn Mutual	\$574	11	New York Life	\$549
12	Presidential Life Ins Co	\$589	12	North American	\$539
13	United of Omaha	\$561	13	Midland National	\$533
	Average	\$562		Average	\$562

SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$572	1	Presidential Life Ins Co	\$574
2	American National Ins Co	\$556	2	Allianz Life Ins Co of N.A.	\$572
3	Genworth Financial	\$561	3	Penn Mutual	\$562
4	Integrity Life Insurance	\$546	4	Genworth Financial	\$561
5	Jackson National Life	\$561	5	Jackson National Life	\$561
6	Lincoln Benefit Life Company	\$534	6	American National Ins Co	\$556
7	MetLife Investors	\$550	7	MetLife Investors	\$550
8	Midland National	\$522	8	United of Omaha	\$547
9	New York Life	\$536	9	Integrity Life Insurance	\$546
10	North American	\$528	10	New York Life	\$536
11	Penn Mutual	\$562	11	Lincoln Benefit Life Company	\$534
12	Presidential Life Ins Co	\$574	12	North American	\$528
13	United of Omaha	\$547	13	Midland National	\$522
	Average	\$550		Average	\$550

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

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SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$549	1	Allianz Life Ins Co of N.A.	\$549
2	American National Ins Co	\$532	2	Presidential Life Ins Co	\$549
3	Genworth Financial	\$541	3	Genworth Financial	\$541
4	Integrity Life Insurance	\$523	4	Penn Mutual	\$539
5	Jackson National Life	\$536	5	MetLife Investors	\$538
6	Lincoln Benefit Life Company	\$515	6	Jackson National Life	\$536
7	MetLife Investors	\$538	7	American National Ins Co	\$532
8	Midland National	\$493	8	Integrity Life Insurance	\$523
9	New York Life	\$506	9	United of Omaha	\$520
10	North American	\$498	10	Lincoln Benefit Life Company	\$515
11	Penn Mutual	\$539	11	New York Life	\$506
12	Presidential Life Ins Co	\$549	12	North American	\$498
13	United of Omaha	\$520	13	Midland National	\$493
	Average	\$526		Average	\$526

SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$543	1	Allianz Life Ins Co of N.A.	\$543
2	American National Ins Co	\$526	2	Presidential Life Ins Co	\$541
3	Genworth Financial	\$535	3	Genworth Financial	\$535
4	Integrity Life Insurance	\$523	4	Penn Mutual	\$532
5	Jackson National Life	\$529	5	MetLife Investors	\$530
6	Lincoln Benefit Life Company	\$503	6	Jackson National Life	\$529
7	MetLife Investors	\$530	7	American National Ins Co	\$526
8	Midland National	\$487	8	Integrity Life Insurance	\$523
9	New York Life	\$502	9	United of Omaha	\$513
10	North American	\$492	10	Lincoln Benefit Life Company	\$503
11	Penn Mutual	\$532	11	New York Life	\$502
12	Presidential Life Ins Co	\$541	12	North American	\$492
13	United of Omaha	\$513	13	Midland National	\$487
	Average	\$520		Average	\$520

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

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SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$642	1	Presidential Life Ins Co	\$655
2	American National Ins Co	\$631	2	United of Omaha	\$645
3	Genworth Financial	\$633	3	Allianz Life Ins Co of N.A.	\$642
4	Integrity Life Insurance	\$607	4	Jackson National Life	\$642
5	Jackson National Life	\$642	5	Penn Mutual	\$636
6	Lincoln Benefit Life Company	\$614	6	Genworth Financial	\$633
7	MetLife Investors	\$627	7	American National Ins Co	\$631
8	Midland National	\$607	8	MetLife Investors	\$627
9	New York Life	\$603	9	Lincoln Benefit Life Company	\$614
10	North American	\$613	10	North American	\$613
11	Penn Mutual	\$636	11	Integrity Life Insurance	\$607
12	Presidential Life Ins Co	\$655	12	Midland National	\$607
13	United of Omaha	\$645	13	New York Life	\$603
	Average	\$627		Average	\$627

SPIA Age 65 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$614	1	Presidential Life Ins Co	\$626
2	American National Ins Co	\$607	2	Jackson National Life	\$617
3	Genworth Financial	\$614	3	United of Omaha	\$616
4	Integrity Life Insurance	\$595	4	Allianz Life Ins Co of N.A.	\$614
5	Jackson National Life	\$617	5	Genworth Financial	\$614
6	Lincoln Benefit Life Company	\$585	6	Penn Mutual	\$612
7	MetLife Investors	\$602	7	American National Ins Co	\$607
8	Midland National	\$584	8	MetLife Investors	\$602
9	New York Life	\$585	9	Integrity Life Insurance	\$595
10	North American	\$589	10	North American	\$589
11	Penn Mutual	\$612	11	Lincoln Benefit Life Company	\$585
12	Presidential Life Ins Co	\$626	12	New York Life	\$585
13	United of Omaha	\$616	13	Midland National	\$584
	Average	\$604		Average	\$604

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

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SPIA Age 65 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$597	1	Presidential Life Ins Co	\$602
2	American National Ins Co	\$583	2	Allianz Life Ins Co of N.A.	\$597
3	Genworth Financial	\$592	3	Genworth Financial	\$592
4	Integrity Life Insurance	\$572	4	Jackson National Life	\$591
5	Jackson National Life	\$591	5	MetLife Investors	\$591
6	Lincoln Benefit Life Company	\$566	6	United of Omaha	\$590
7	MetLife Investors	\$591	7	Penn Mutual	\$588
8	Midland National	\$553	8	American National Ins Co	\$583
9	New York Life	\$554	9	Integrity Life Insurance	\$572
10	North American	\$559	10	Lincoln Benefit Life Company	\$566
11	Penn Mutual	\$588	11	North American	\$559
12	Presidential Life Ins Co	\$602	12	New York Life	\$554
13	United of Omaha	\$590	13	Midland National	\$553
	Average	\$580		Average	\$580

SPIA Age 65 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$583	1	Presidential Life Ins Co	\$586
2	American National Ins Co	\$571	2	Allianz Life Ins Co of N.A.	\$583
3	Genworth Financial	\$580	3	Genworth Financial	\$580
4	Integrity Life Insurance	\$567	4	Jackson National Life	\$578
5	Jackson National Life	\$578	5	MetLife Investors	\$575
6	Lincoln Benefit Life Company	\$547	6	Penn Mutual	\$575
7	MetLife Investors	\$575	7	United of Omaha	\$575
8	Midland National	\$541	8	American National Ins Co	\$571
9	New York Life	\$548	9	Integrity Life Insurance	\$567
10	North American	\$547	10	New York Life	\$548
11	Penn Mutual	\$575	11	Lincoln Benefit Life Company	\$547
12	Presidential Life Ins Co	\$586	12	North American	\$547
13	United of Omaha	\$575	13	Midland National	\$541
	Average	\$567		Average	\$567

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

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SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$725	1	Presidential Life Ins Co	\$749
2	American National Ins Co	\$720	2	United of Omaha	\$738
3	Genworth Financial	\$720	3	Penn Mutual	\$726
4	Integrity Life Insurance	\$691	4	Allianz Life Ins Co of N.A.	\$725
5	Jackson National Life	\$714	5	American National Ins Co	\$720
6	Lincoln Benefit Life Company	\$694	6	Genworth Financial	\$720
7	MetLife Investors	\$720	7	MetLife Investors	\$720
8	Midland National	\$684	8	Jackson National Life	\$714
9	New York Life	\$677	9	Lincoln Benefit Life Company	\$694
10	North American	\$691	10	Integrity Life Insurance	\$691
11	Penn Mutual	\$726	11	North American	\$691
12	Presidential Life Ins Co	\$749	12	Midland National	\$684
13	United of Omaha	\$738	13	New York Life	\$677
	Average	\$711		Average	\$711

SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$668	1	Presidential Life Ins Co	\$690
2	American National Ins Co	\$670	2	Genworth Financial	\$681
3	Genworth Financial	\$681	3	Penn Mutual	\$678
4	Integrity Life Insurance	\$659	4	United of Omaha	\$677
5	Jackson National Life	\$665	5	American National Ins Co	\$670
6	Lincoln Benefit Life Company	\$644	6	MetLife Investors	\$669
7	MetLife Investors	\$669	7	Allianz Life Ins Co of N.A.	\$668
8	Midland National	\$636	8	Jackson National Life	\$665
9	New York Life	\$649	9	Integrity Life Insurance	\$659
10	North American	\$642	10	New York Life	\$649
11	Penn Mutual	\$678	11	Lincoln Benefit Life Company	\$644
12	Presidential Life Ins Co	\$690	12	North American	\$642
13	United of Omaha	\$677	13	Midland National	\$636
	Average	\$664		Average	\$664

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

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	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$663	1	Presidential Life Ins Co	\$676
2	American National Ins Co	\$657	2	MetLife Investors	\$668
3	Genworth Financial	\$663	3	United of Omaha	\$666
4	Integrity Life Insurance	\$642	4	Allianz Life Ins Co of N.A.	\$663
5	Jackson National Life	\$648	5	Genworth Financial	\$663
6	Lincoln Benefit Life Company	\$631	6	Penn Mutual	\$662
7	MetLife Investors	\$668	7	American National Ins Co	\$657
8	Midland National	\$614	8	Jackson National Life	\$648
9	New York Life	\$622	9	Integrity Life Insurance	\$642
10	North American	\$621	10	Lincoln Benefit Life Company	\$631
11	Penn Mutual	\$662	11	New York Life	\$622
12	Presidential Life Ins Co	\$676	12	North American	\$621
13	United of Omaha	\$666	13	Midland National	\$614
	Average	\$649		Average	\$649

SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$635	1	Presidential Life Ins Co	\$644
2	American National Ins Co	\$630	2	Genworth Financial	\$640
3	Genworth Financial	\$640	3	Penn Mutual	\$638
4	Integrity Life Insurance	\$627	4	MetLife Investors	\$637
5	Jackson National Life	\$623	5	Allianz Life Ins Co of N.A.	\$635
6	Lincoln Benefit Life Company	\$600	6	United of Omaha	\$635
7	MetLife Investors	\$637	7	American National Ins Co	\$630
8	Midland National	\$589	8	Integrity Life Insurance	\$627
9	New York Life	\$608	9	Jackson National Life	\$623
10	North American	\$596	10	New York Life	\$608
11	Penn Mutual	\$638	11	Lincoln Benefit Life Company	\$600
12	Presidential Life Ins Co	\$644	12	North American	\$596
13	United of Omaha	\$635	13	Midland National	\$589
	Average	\$623		Average	\$623

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

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SPIA Age 75 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$846	1	Presidential Life Ins Co	\$889
2	American National Ins Co	\$846	2	United of Omaha	\$859
3	Genworth Financial	\$841	3	MetLife Investors	\$856
4	Integrity Life Insurance	\$809	4	Allianz Life Ins Co of N.A.	\$846
5	Jackson National Life	\$823	5	American National Ins Co	\$846
6	Lincoln Benefit Life Company	\$800	6	Penn Mutual	\$846
7	MetLife Investors	\$856	7	Genworth Financial	\$841
8	Midland National	\$806	8	Jackson National Life	\$823
9	New York Life	\$784	9	North American	\$815
10	North American	\$815	10	Integrity Life Insurance	\$809
11	Penn Mutual	\$846	11	Midland National	\$806
12	Presidential Life Ins Co	\$889	12	Lincoln Benefit Life Company	\$800
13	United of Omaha	\$859	13	New York Life	\$784
	Average	\$832		Average	\$832

SPIA Age 75 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$731	1	Presidential Life Ins Co	\$765
2	American National Ins Co	\$744	2	Genworth Financial	\$758
3	Genworth Financial	\$758	3	Penn Mutual	\$751
4	Integrity Life Insurance	\$737	4	MetLife Investors	\$746
5	Jackson National Life	\$724	5	American National Ins Co	\$744
6	Lincoln Benefit Life Company	\$714	6	United of Omaha	\$740
7	MetLife Investors	\$746	7	Integrity Life Insurance	\$737
8	Midland National	\$705	8	Allianz Life Ins Co of N.A.	\$731
9	New York Life	\$730	9	New York Life	\$730
10	North American	\$713	10	Jackson National Life	\$724
11	Penn Mutual	\$751	11	Lincoln Benefit Life Company	\$714
12	Presidential Life Ins Co	\$765	12	North American	\$713
13	United of Omaha	\$740	13	Midland National	\$705
	Average	\$735		Average	\$735

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

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SPIA Age 75 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$769	1	Presidential Life Ins Co	\$790
2	American National Ins Co	\$769	2	MetLife Investors	\$787
3	Genworth Financial	\$768	3	Penn Mutual	\$774
4	Integrity Life Insurance	\$748	4	United of Omaha	\$774
5	Jackson National Life	\$743	5	Allianz Life Ins Co of N.A.	\$769
6	Lincoln Benefit Life Company	\$719	6	American National Ins Co	\$769
7	MetLife Investors	\$787	7	Genworth Financial	\$768
8	Midland National	\$722	8	Integrity Life Insurance	\$748
9	New York Life	\$733	9	Jackson National Life	\$743
10	North American	\$730	10	New York Life	\$733
11	Penn Mutual	\$774	11	North American	\$730
12	Presidential Life Ins Co	\$790	12	Midland National	\$722
13	United of Omaha	\$774	13	Lincoln Benefit Life Company	\$719
	Average	\$756		Average	\$756

SPIA Age 75 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout		
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$700	1	Presidential Life Ins Co	\$719
2	American National Ins Co	\$708	2	Genworth Financial	\$717
3	Genworth Financial	\$717	3	MetLife Investors	\$716
4	Integrity Life Insurance	\$706	4	Penn Mutual	\$715
5	Jackson National Life	\$685	5	American National Ins Co	\$708
6	Lincoln Benefit Life Company	\$668	6	Integrity Life Insurance	\$706
7	MetLife Investors	\$716	7	United of Omaha	\$704
8	Midland National	\$663	8	Allianz Life Ins Co of N.A.	\$700
9	New York Life	\$686	9	New York Life	\$686
10	North American	\$670	10	Jackson National Life	\$685
11	Penn Mutual	\$715	11	North American	\$670
12	Presidential Life Ins Co	\$719	12	Lincoln Benefit Life Company	\$668
13	United of Omaha	\$704	13	Midland National	\$663
	Average	\$697		Average	\$697