

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

December 2015

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 36 Issue 12

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.	\$ 1,687	\$ 1,719	Male Age 60	\$ 487	\$ 502	Male Age 60	\$ 480	\$ 500
10-Year Pd. Cert.	\$ 906	\$ 931	Fem. Age 60	\$ 461	\$ 481	Fem. Age 60	\$ 458	\$ 477
15-Year Pd. Cert.	\$ 656	\$ 680	Male Age 65	\$ 547	\$ 563	Male Age 65	\$ 534	\$ 553
20-Year Pd. Cert.	\$ 536	\$ 557	Fem. Age 65	\$ 513	\$ 539	Fem. Age 65	\$ 505	\$ 528
25-Year Pd. Cert.	\$ 470	\$ 501	Male Age 70	\$ 627	\$ 652	Male Age 70	\$ 598	\$ 619
30-Year Pd. Cert.	\$ 423	\$ 448	Fem. Age 70	\$ 581	\$ 602	Fem. Age 70	\$ 564	\$ 587
			Male Age 75	\$ 740	\$ 783	Male Age 75	\$ 677	\$ 697
			Fem. Age 75	\$ 683	\$ 711	Fem. Age 75	\$ 641	\$ 665

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.

Comparative Annuity Reports - December 2015

Gender & Age	2014												2015												MoM	YoY
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec													
M60*	\$479	\$475	\$465	\$467	\$464	\$464	\$471	\$478	\$479	\$477	\$479	\$477	\$480	0.63%	0.21%											
F60*	\$455	\$451	\$441	\$443	\$441	\$441	\$448	\$455	\$457	\$454	\$454	\$454	\$458	0.88%	0.66%											
M65*	\$533	\$527	\$518	\$519	\$517	\$517	\$524	\$531	\$532	\$530	\$532	\$530	\$534	0.75%	0.19%											
F65*	\$503	\$498	\$489	\$490	\$489	\$489	\$496	\$503	\$503	\$501	\$503	\$501	\$505	0.80%	0.40%											
M70*	\$596	\$591	\$583	\$584	\$582	\$582	\$588	\$595	\$596	\$594	\$596	\$595	\$598	0.50%	0.34%											
F70*	\$562	\$557	\$549	\$550	\$548	\$548	\$555	\$562	\$562	\$560	\$562	\$560	\$564	0.71%	0.36%											
M75*	\$673	\$670	\$662	\$663	\$662	\$662	\$667	\$674	\$674	\$673	\$675	\$674	\$677	0.44%	0.59%											
F75*	\$639	\$635	\$628	\$628	\$627	\$627	\$632	\$639	\$639	\$638	\$639	\$638	\$641	0.47%	0.31%											
10PC**	\$895	\$895	\$891	\$892	\$891	\$892	\$897	\$902	\$902	\$902	\$904	\$903	\$906	0.33%	1.22%											
25PC**	\$465	\$461	\$453	\$455	\$453	\$452	\$458	\$465	\$466	\$465	\$467	\$464	\$470	1.28%	1.07%											
AVG	\$580	\$576	\$568	\$569	\$567	\$567	\$574	\$580	\$581	\$579	\$581	\$580	\$583	0.64%	0.57%											

Legend: MoM = month over month change, YoY = year over year change

* Monthly income per \$100,000 for life with 10 years certain immediate annuity. M60=male age 60, F60=female age 60, etc.

**Monthly income per \$100,000 for X year period certain only annuity, 10PC=10 years, 25PC=25 years

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

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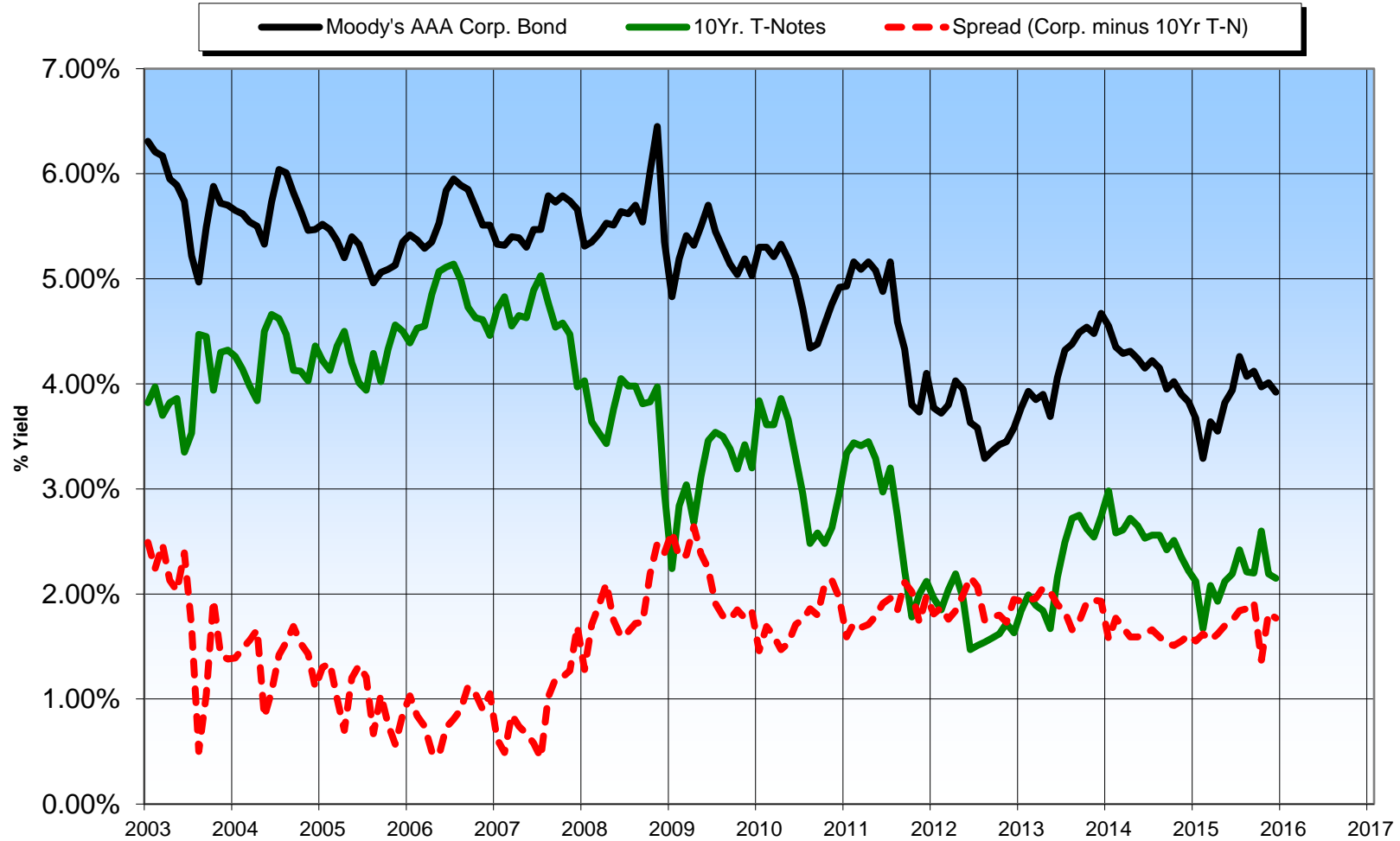


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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— Moody's AAA Corp. Bond — 10Yr. T-Notes



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

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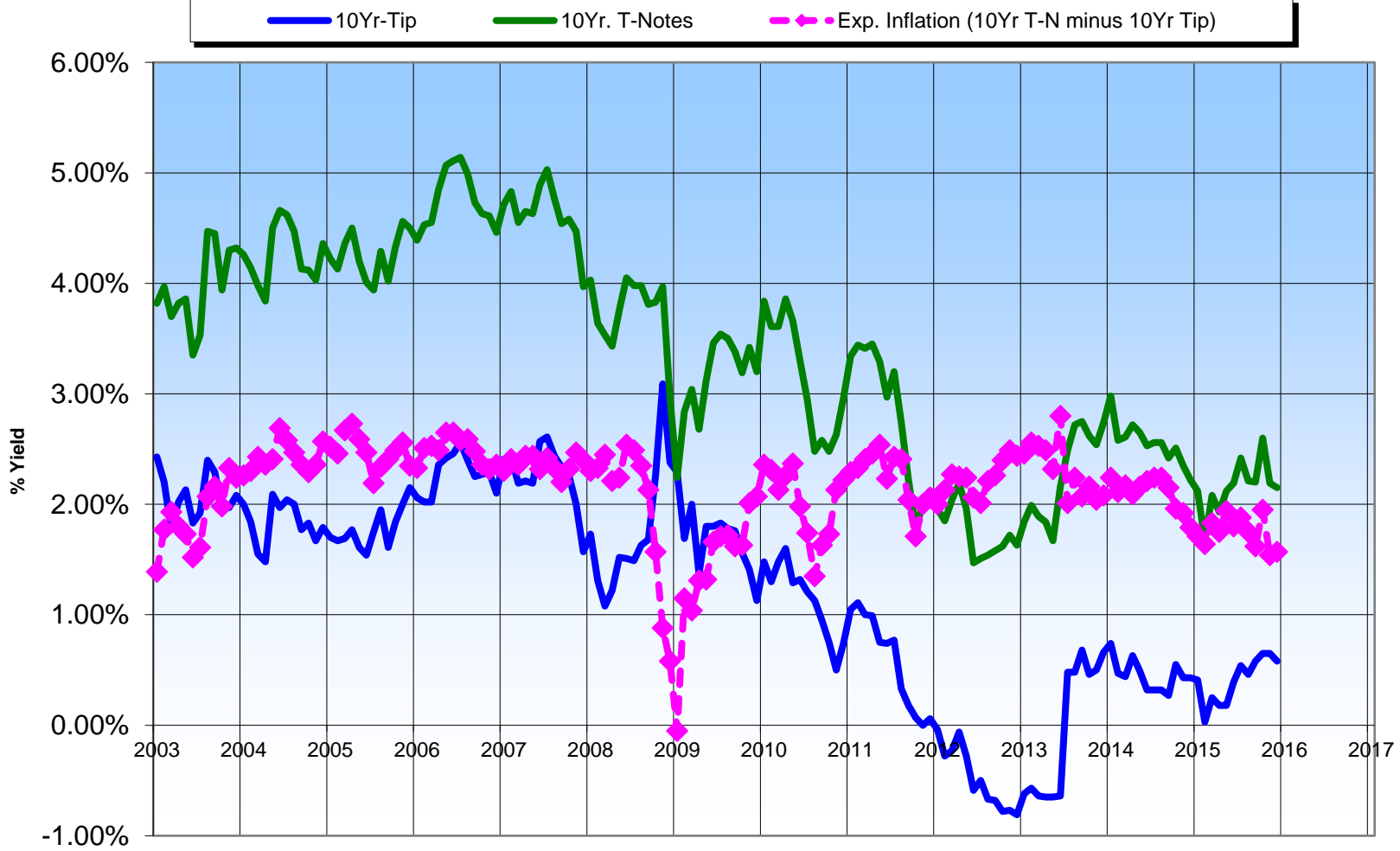


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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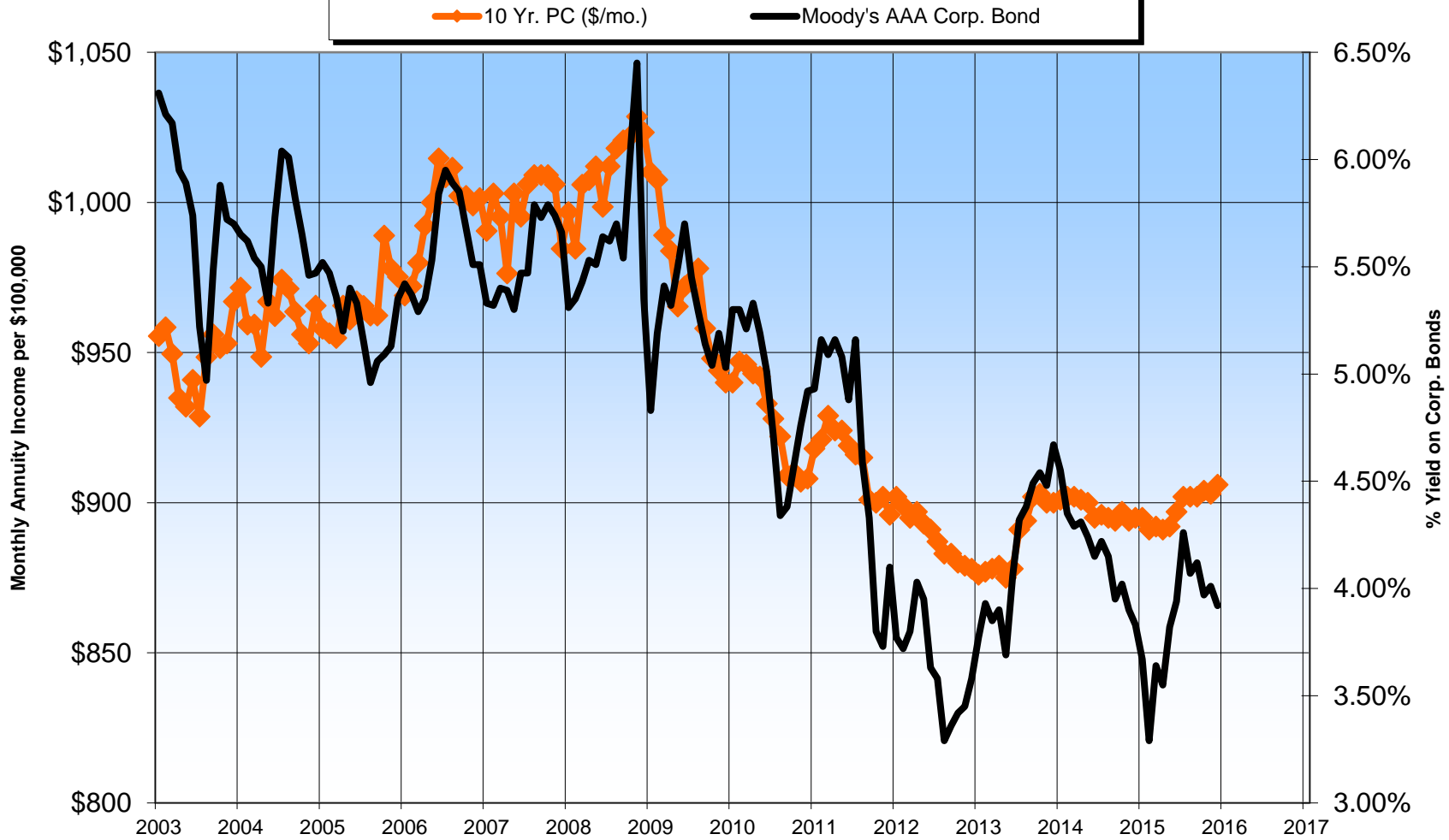


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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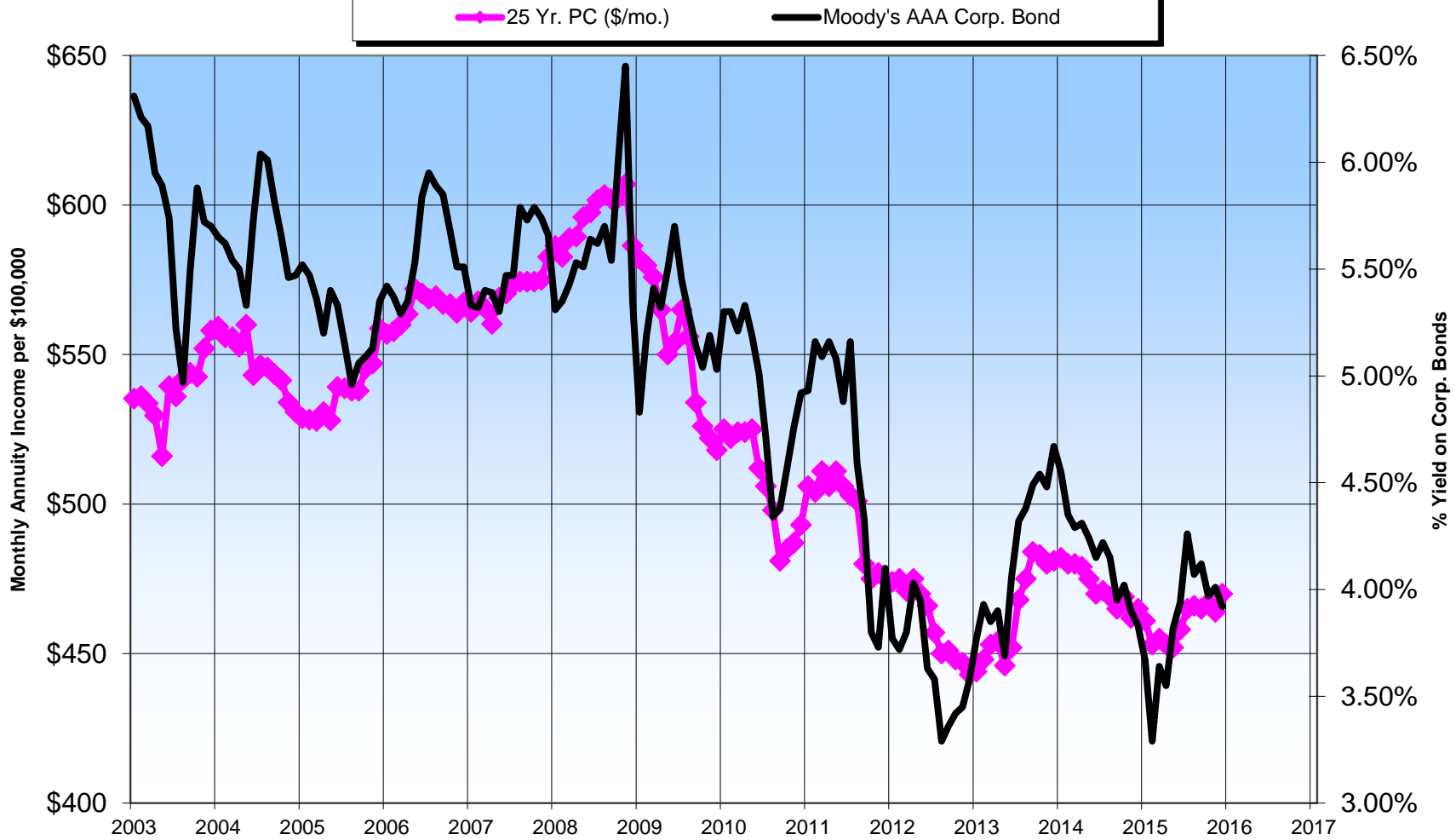


Chart 6. Monthly Annuity Income per \$100,000 premium, Male Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds
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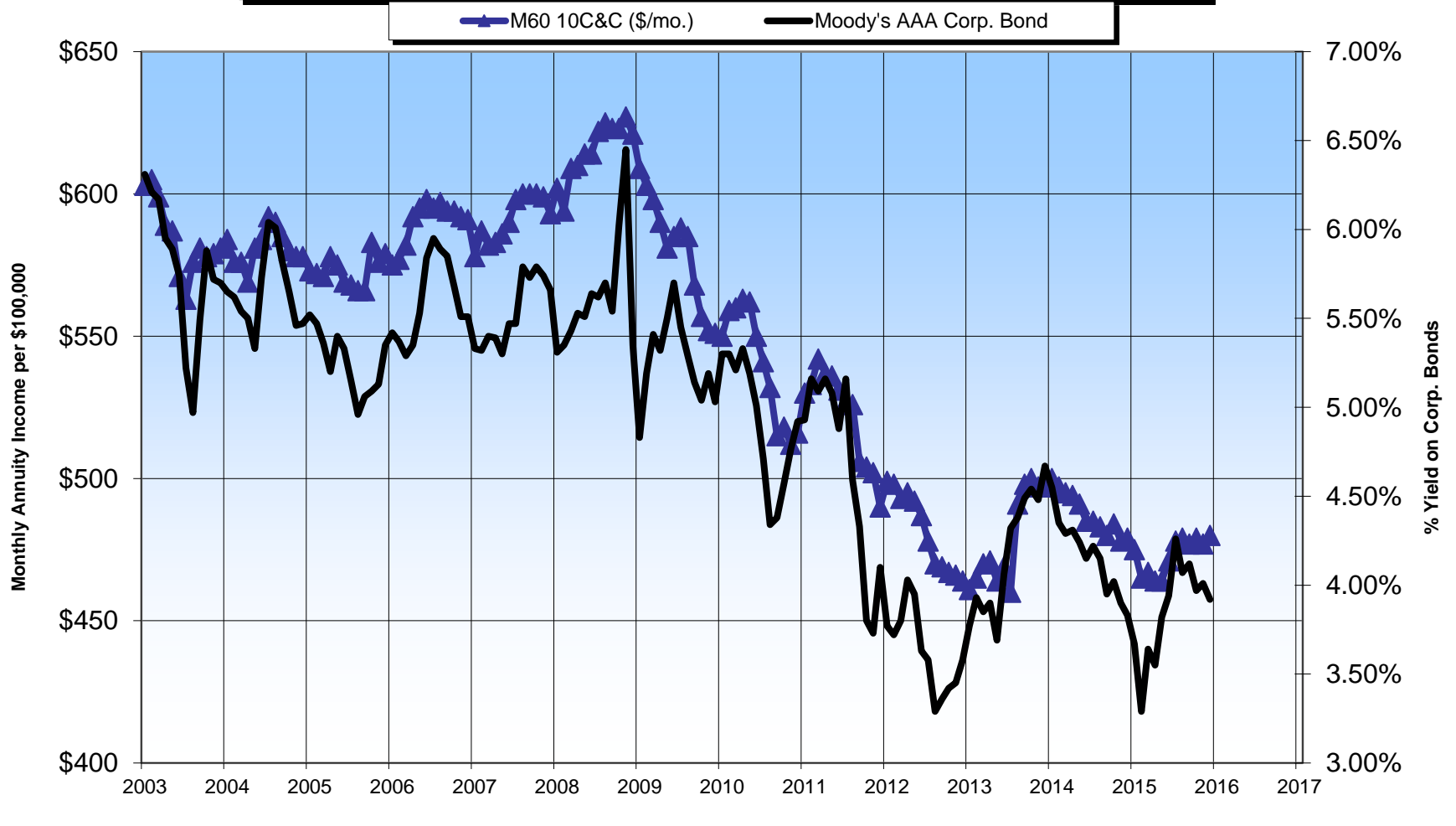


Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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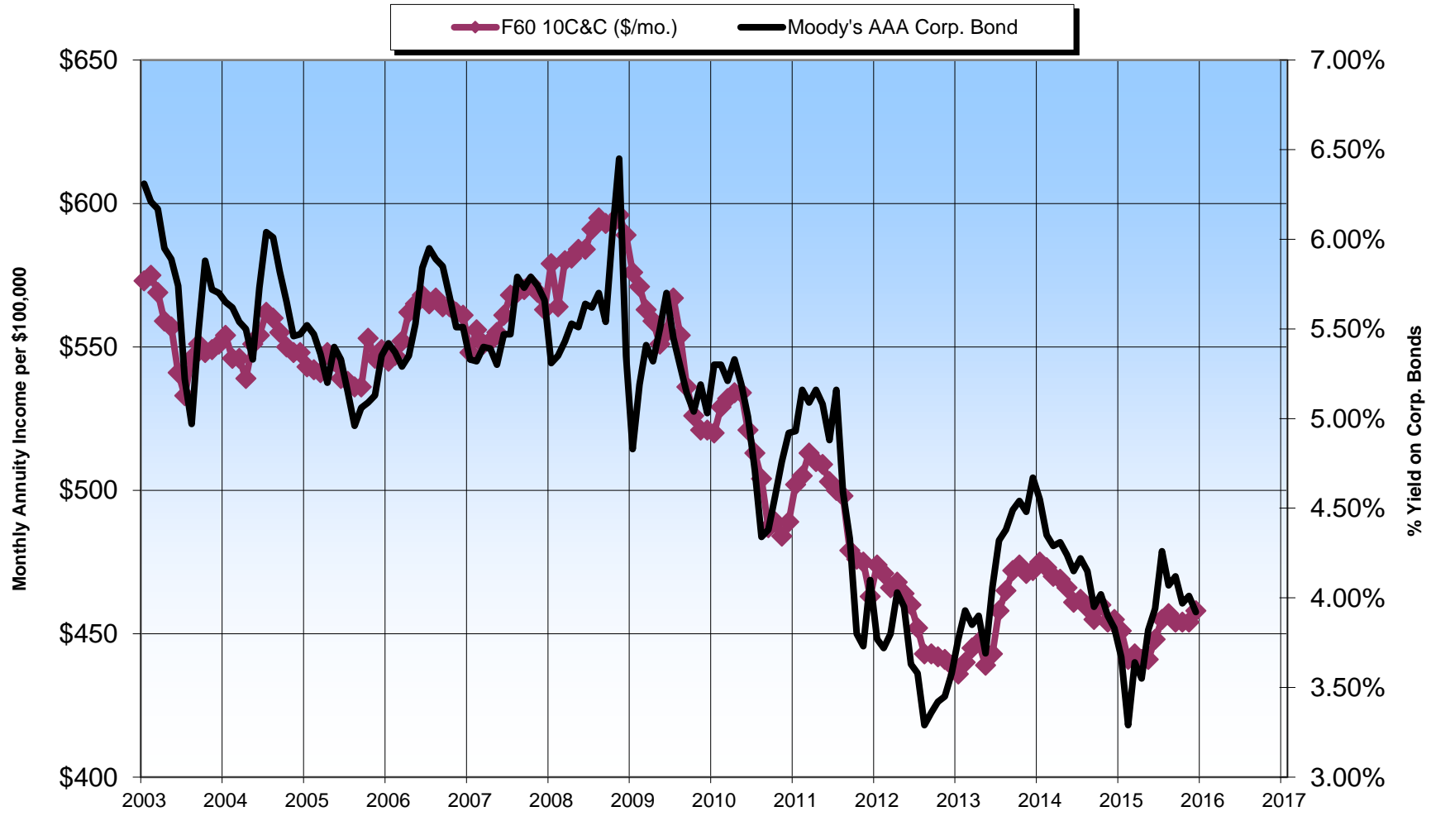


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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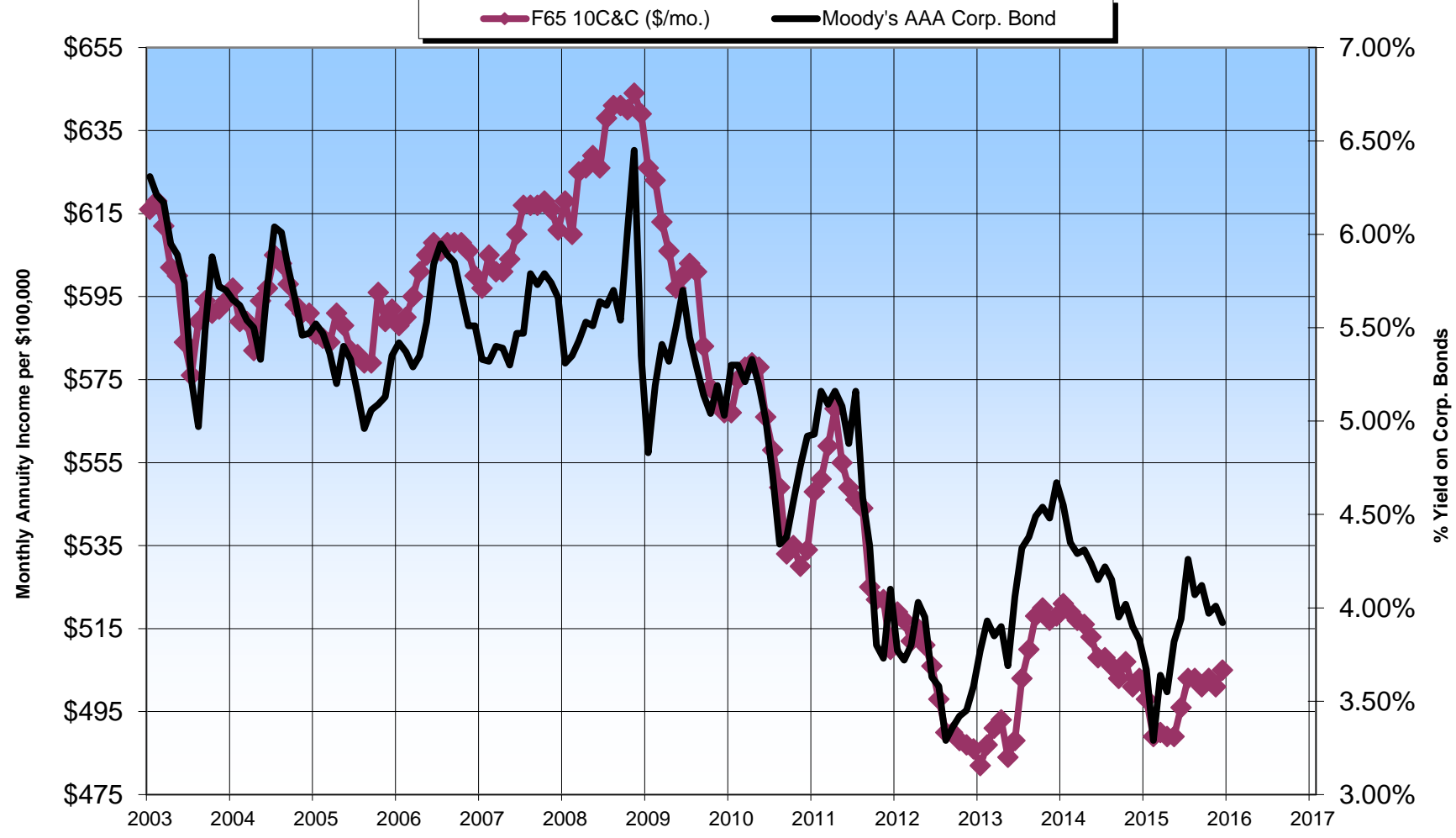


Chart 8. Monthly Annuity Income per \$100,000 premium, Male Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds
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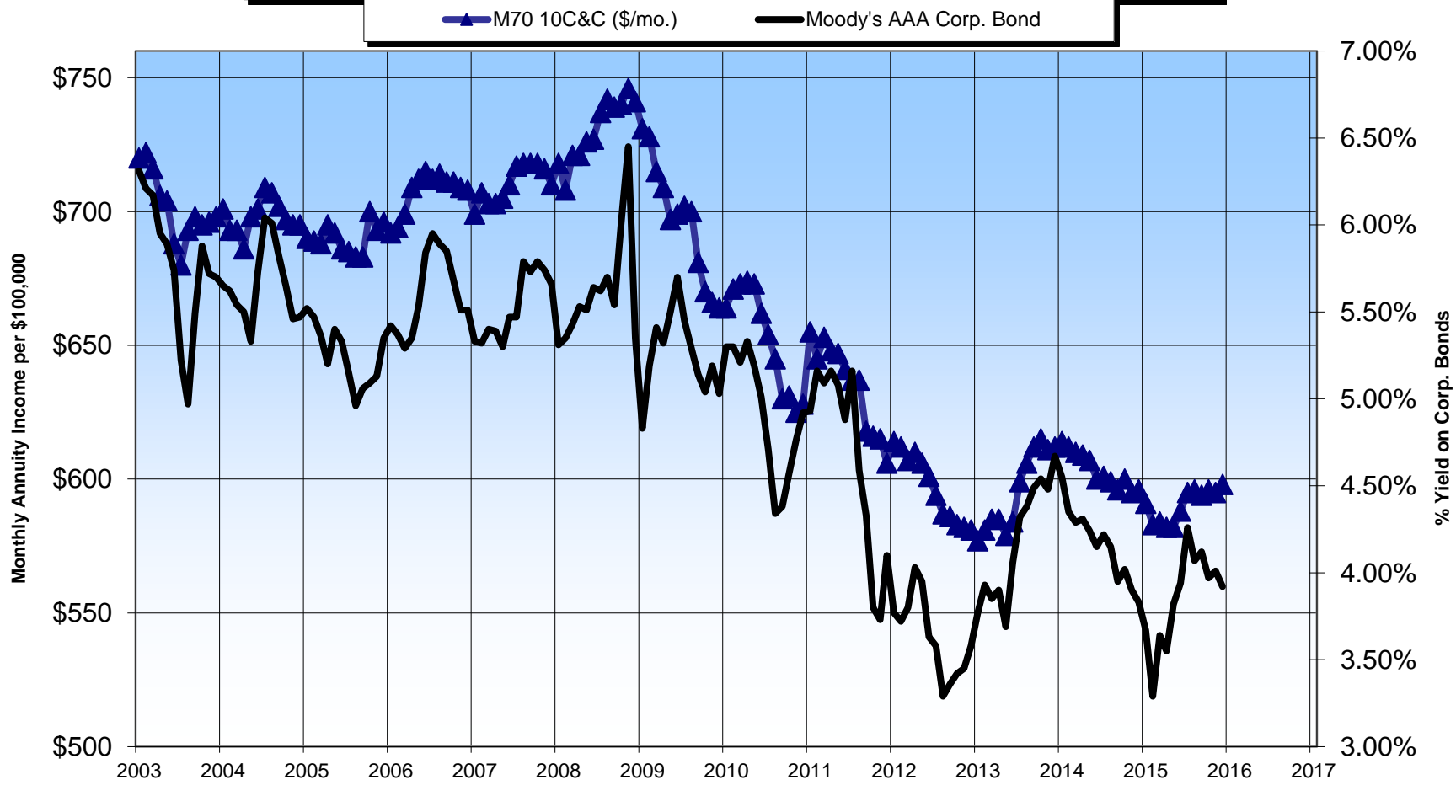


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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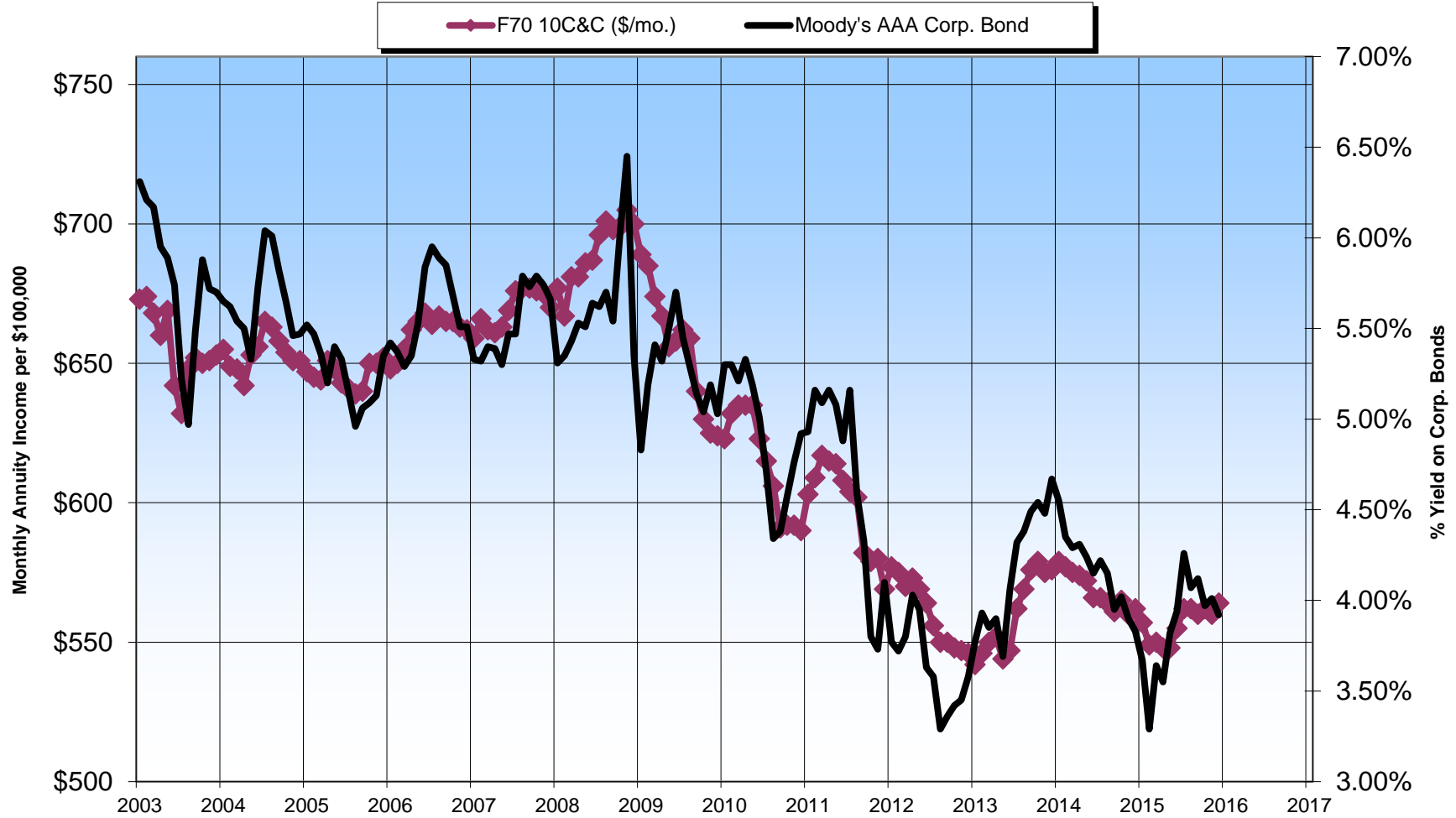


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds
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▲ M75 10C&C (\$/mo.) — Moody's AAA Corp. Bond



Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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