

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

January 2016

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 37 Issue 1

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	\$ 481	\$ 500
10-Year Pd. Cert.	\$ 906	\$ 931	Fem. Age 60	\$ 461	\$ 479	Fem. Age 60	\$ 458	\$ 477
15-Year Pd. Cert.	\$ 657	\$ 680	Male Age 65	\$ 547	\$ 561	Male Age 65	\$ 534	\$ 552
20-Year Pd. Cert.	\$ 537	\$ 557	Fem. Age 65	\$ 514	\$ 538	Fem. Age 65	\$ 505	\$ 527
25-Year Pd. Cert.	\$ 470	\$ 501	Male Age 70	\$ 627	\$ 652	Male Age 70	\$ 598	\$ 617
30-Year Pd. Cert.	\$ 423	\$ 448	Fem. Age 70	\$ 581	\$ 600	Fem. Age 70	\$ 564	\$ 586
			Male Age 75	\$ 745	\$ 783	Male Age 75	\$ 678	\$ 697
			Fem. Age 75	\$ 684	\$ 710	Fem. Age 75	\$ 642	\$ 665

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.

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Gender & Age	2015												2016		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	MoM	YoY
M60*	\$475	\$465	\$467	\$464	\$464	\$471	\$478	\$479	\$477	\$479	\$477	\$480	\$481	0.21%	1.26%
F60*	\$451	\$441	\$443	\$441	\$441	\$448	\$455	\$457	\$454	\$454	\$454	\$458	\$458	0.00%	1.54%
M65*	\$527	\$518	\$519	\$517	\$517	\$524	\$531	\$532	\$530	\$532	\$530	\$534	\$534	0.00%	1.32%
F65*	\$498	\$489	\$490	\$489	\$489	\$496	\$503	\$503	\$501	\$503	\$501	\$505	\$505	0.00%	1.40%
M70*	\$591	\$583	\$584	\$582	\$582	\$588	\$595	\$596	\$594	\$596	\$595	\$598	\$598	0.00%	1.18%
F70*	\$557	\$549	\$550	\$548	\$548	\$555	\$562	\$562	\$560	\$562	\$560	\$564	\$564	0.00%	1.25%
M75*	\$670	\$662	\$663	\$662	\$662	\$667	\$674	\$674	\$673	\$675	\$674	\$677	\$678	0.15%	1.19%
F75*	\$635	\$628	\$628	\$627	\$627	\$632	\$639	\$639	\$638	\$639	\$638	\$641	\$642	0.16%	1.10%
10PC**	\$895	\$891	\$892	\$891	\$892	\$897	\$902	\$902	\$902	\$904	\$903	\$906	\$906	0.00%	1.22%
25PC**	\$461	\$453	\$455	\$453	\$452	\$458	\$465	\$466	\$465	\$467	\$464	\$470	\$470	0.00%	1.93%
AVG	\$576	\$568	\$569	\$567	\$567	\$574	\$580	\$581	\$579	\$581	\$580	\$583	\$584	0.05%	1.31%

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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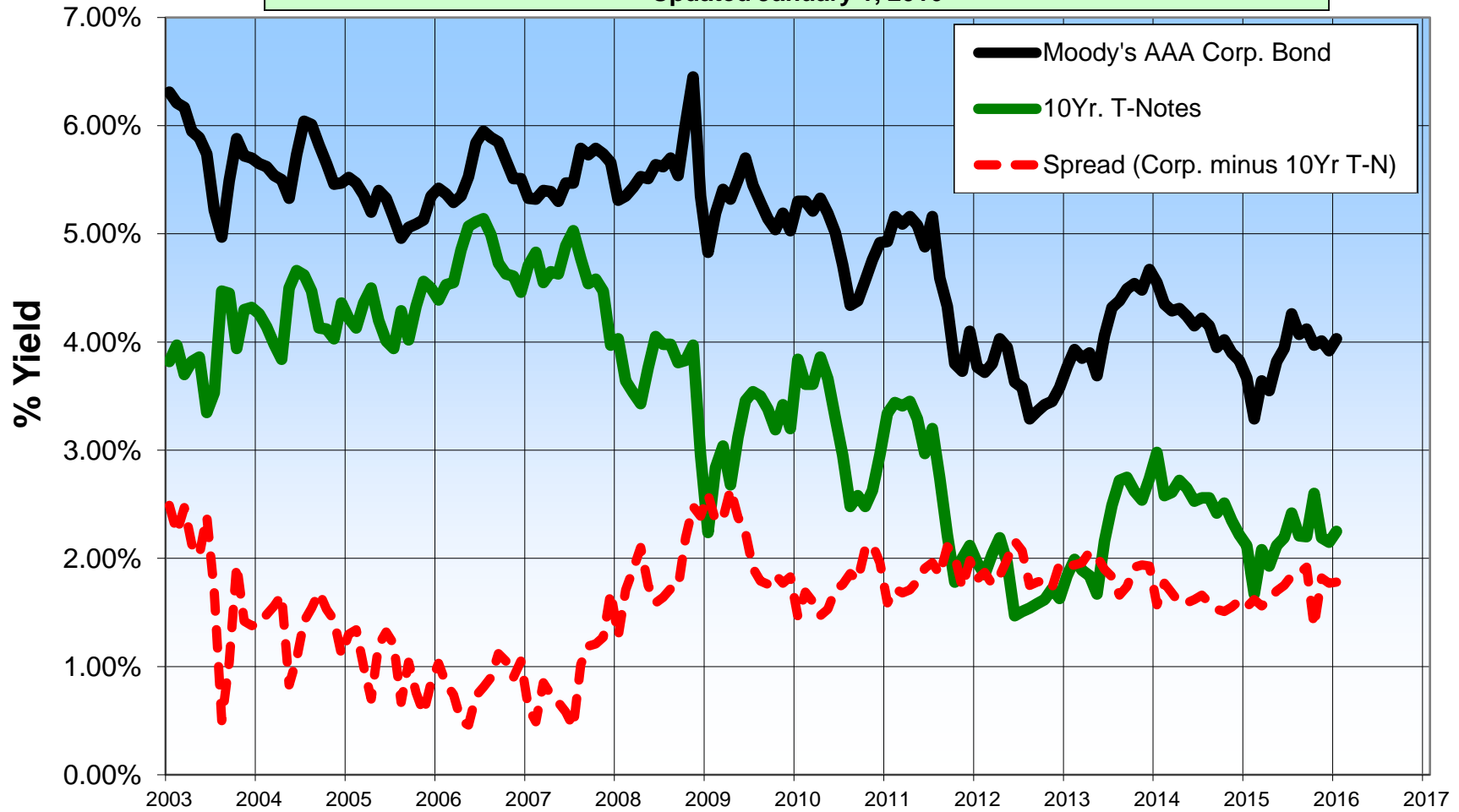


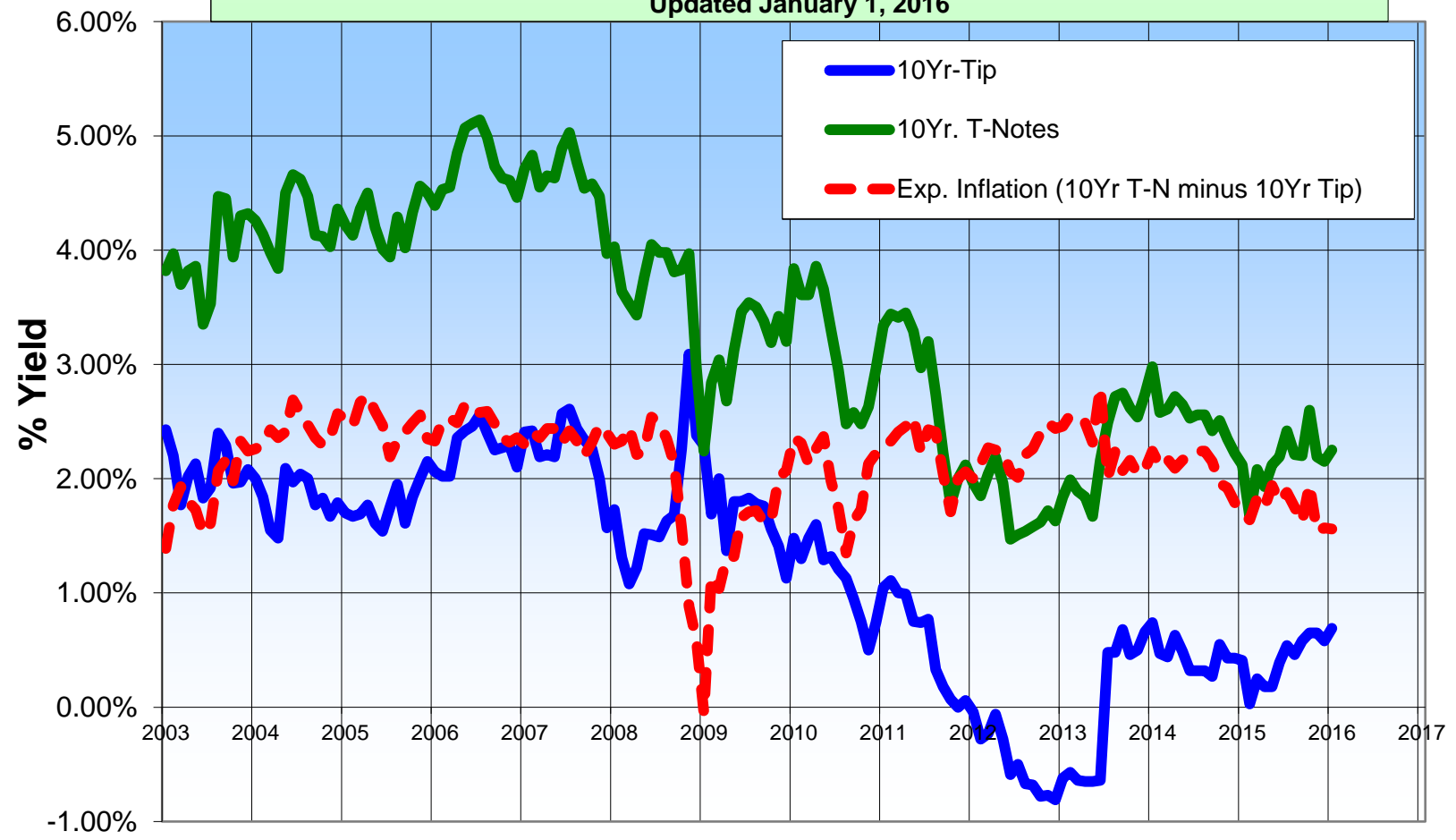
Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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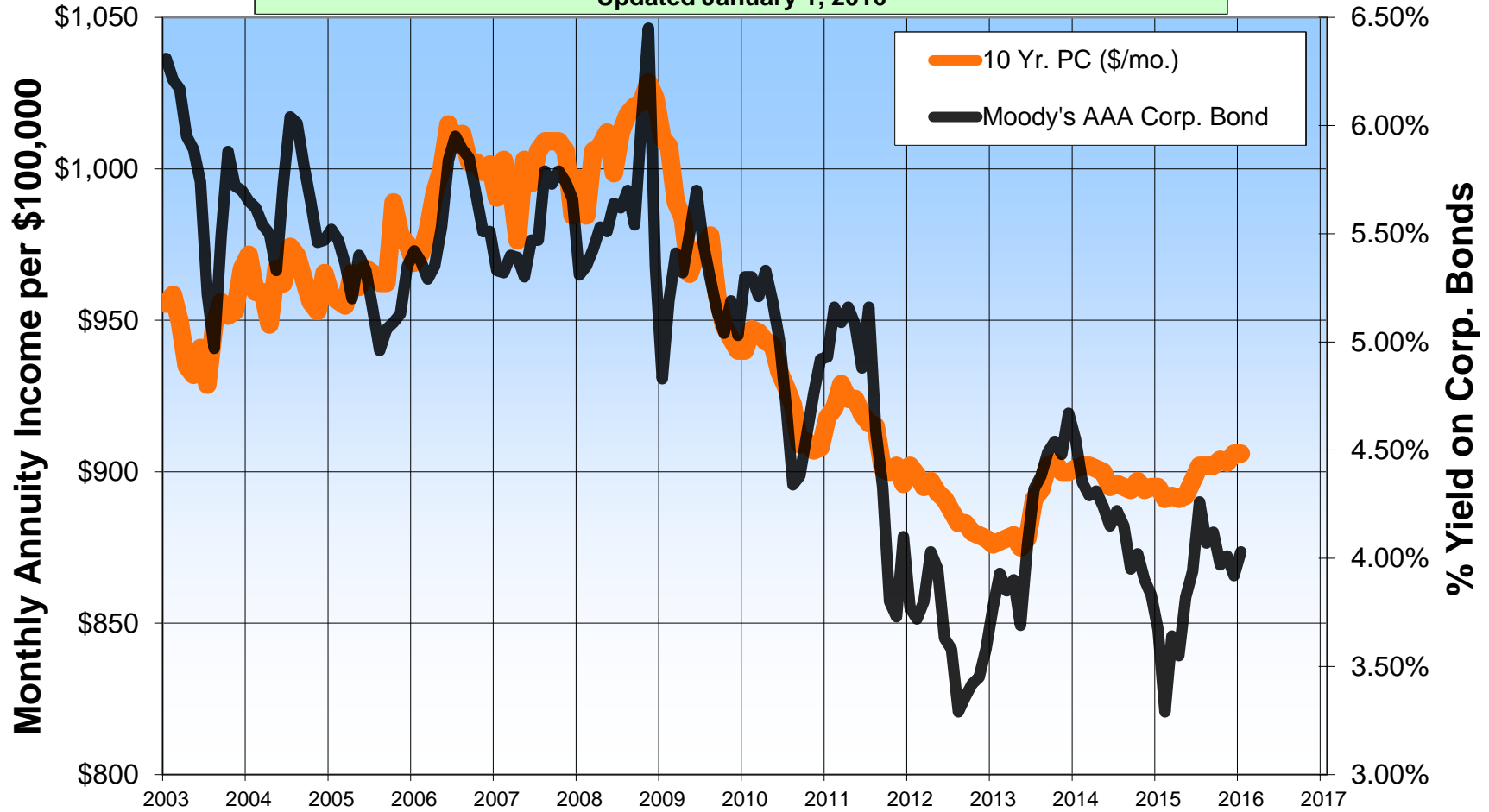
**Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))**

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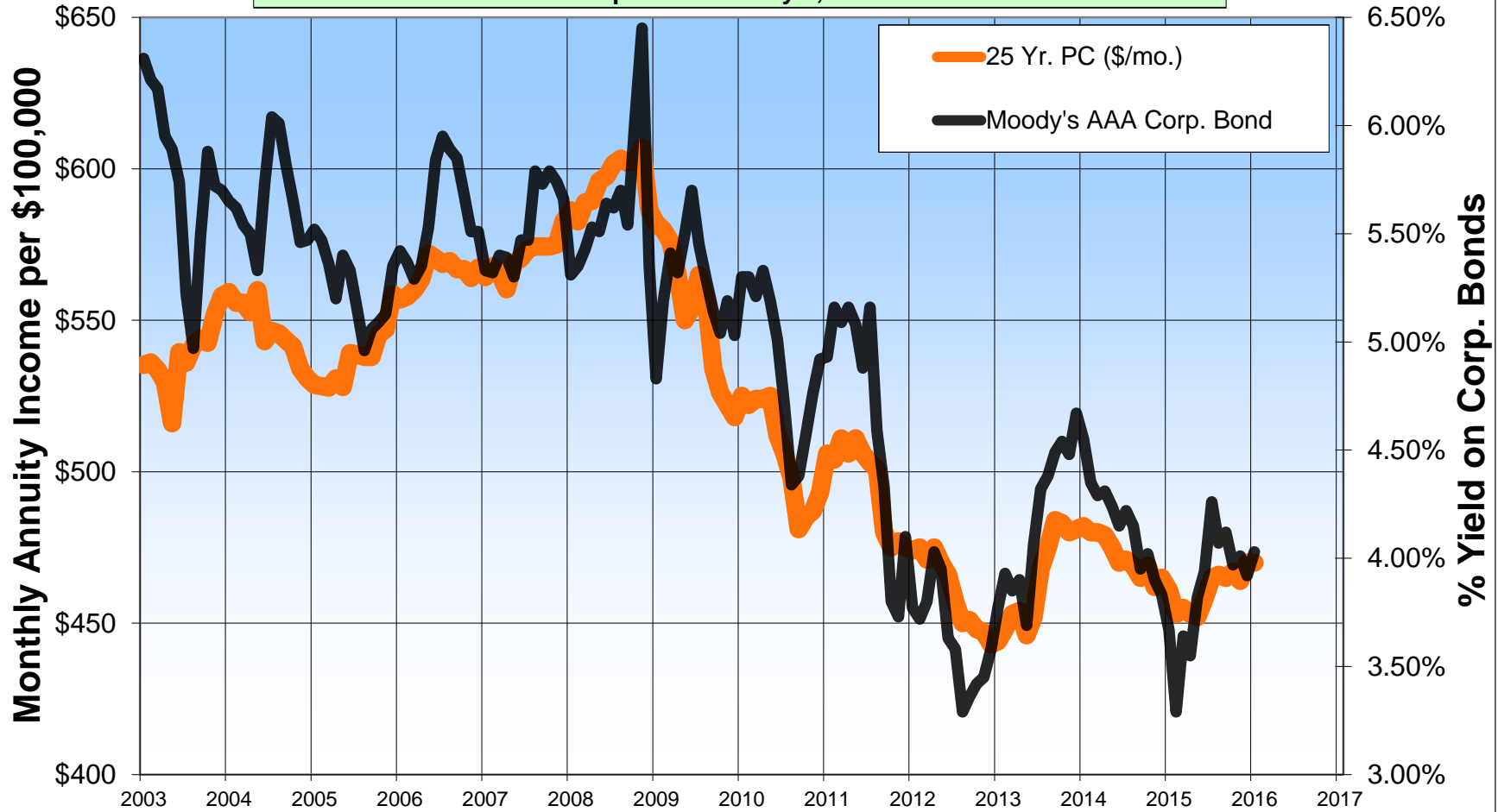
**Chart 4. Monthly Income per \$100,000 Immediate Annuity
10-Year Period Certain Annuity (10PC)
and Moody's AAA Corp. Bonds**

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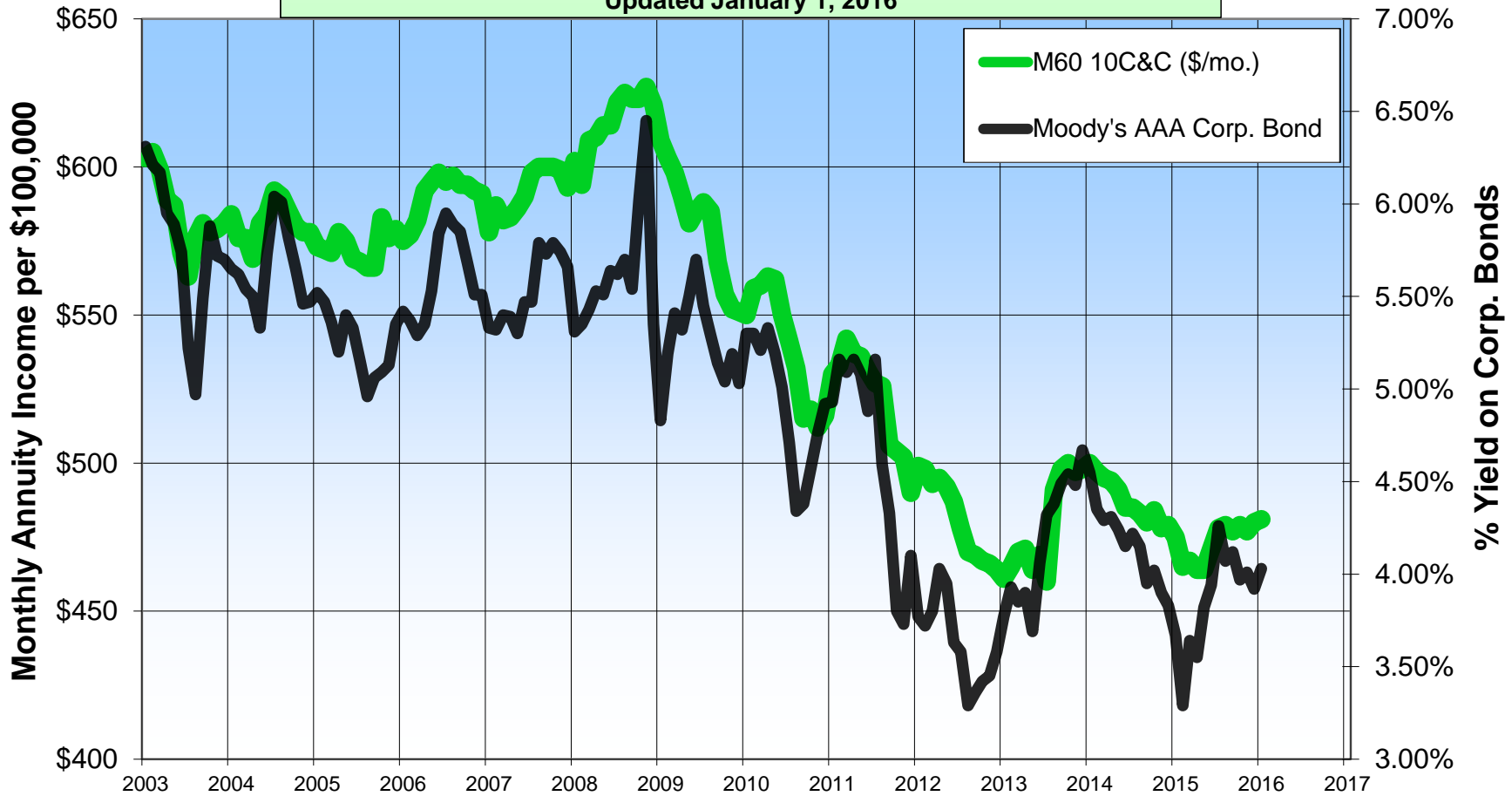
**Chart 5. Monthly Income per \$100,000 Immediate Annuity
25-Year Period Certain Annuity (25PC)
and Moody's AAA Corp. Bonds**

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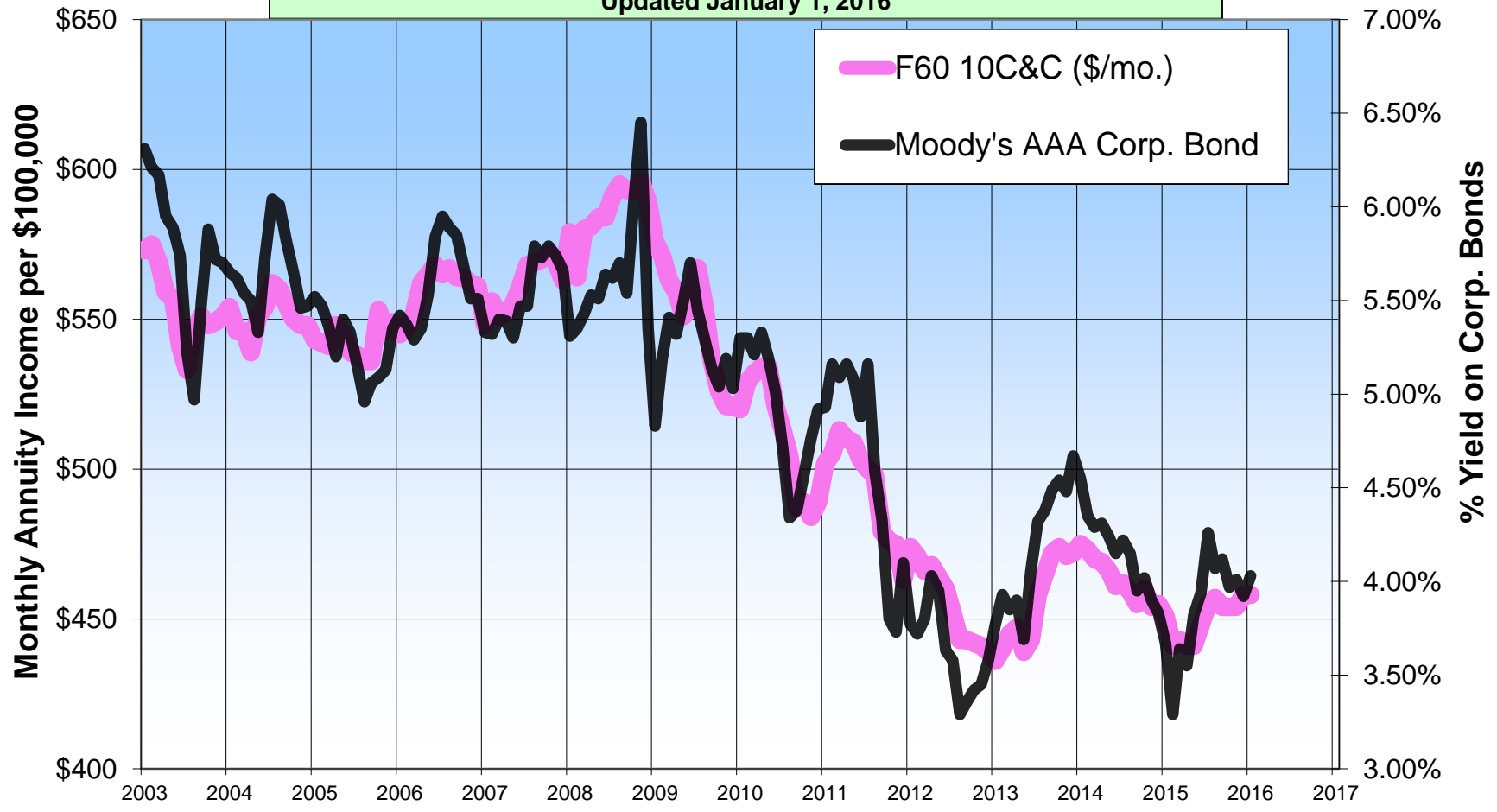
**Chart 6. Monthly Income per \$100,000 Immediate Annuity,
Male Age 60, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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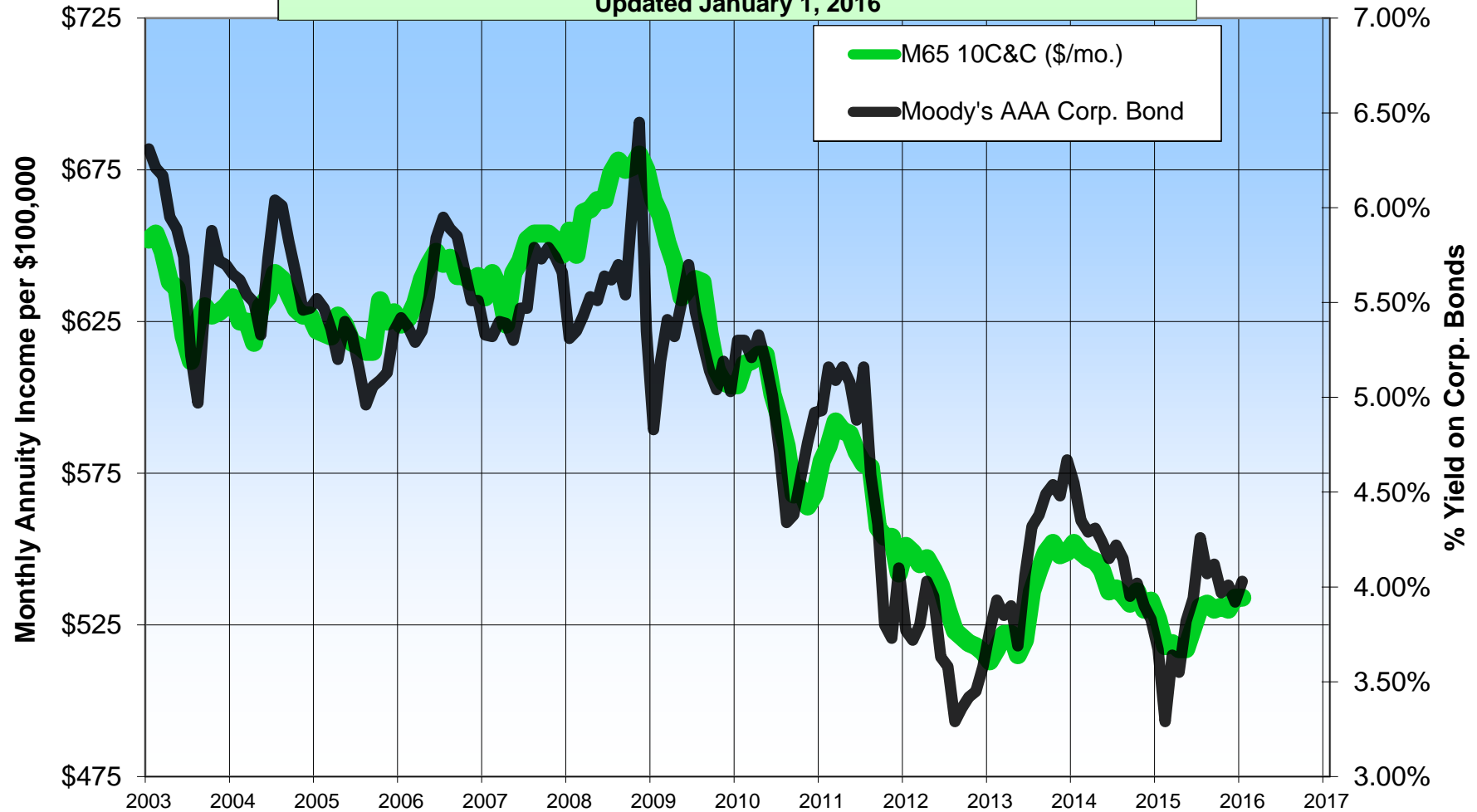
**Chart 6. Monthly Income per \$100,000 Immediate Annuity,
Female Age 60, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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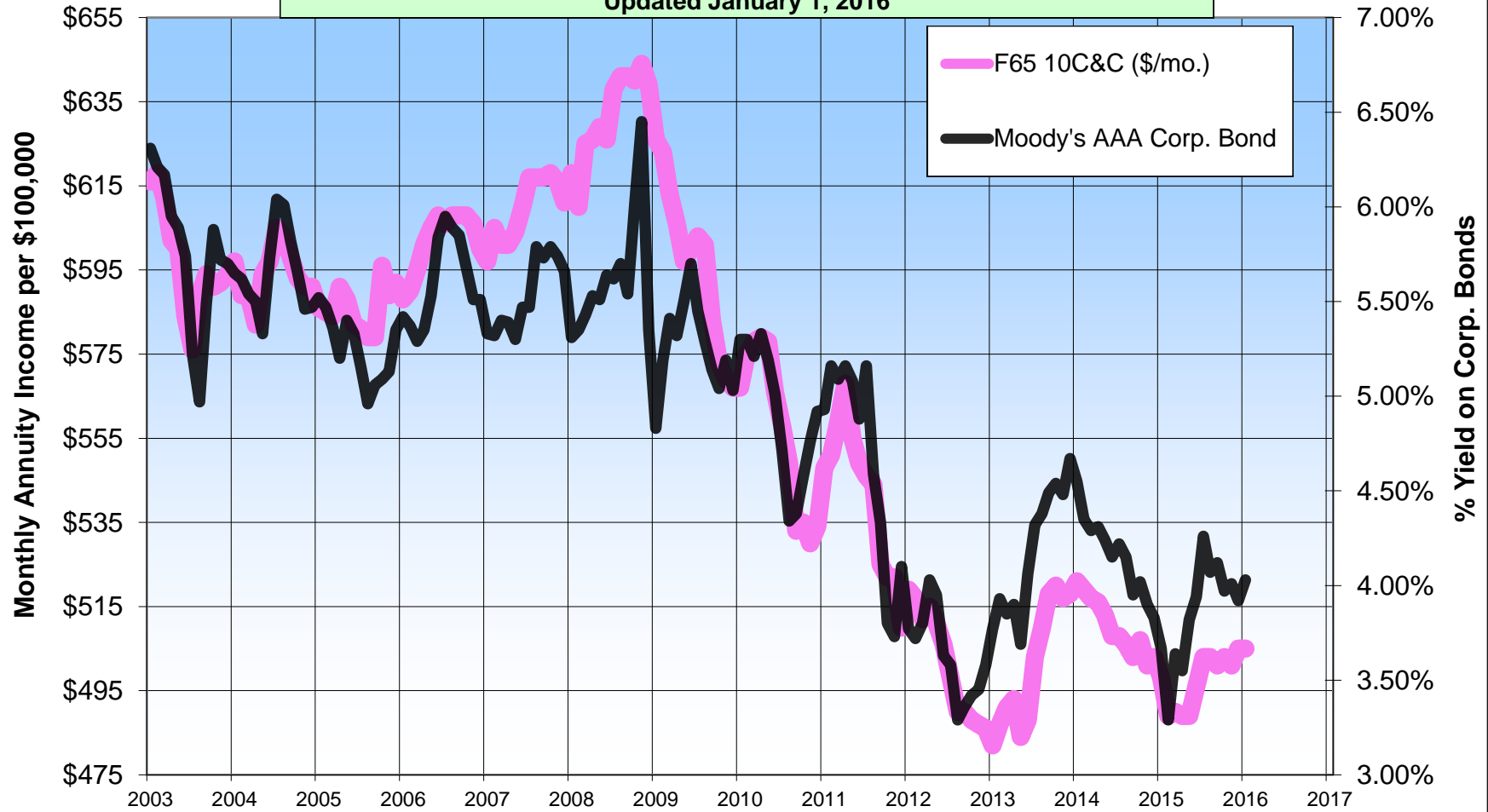
**Chart 7. Monthly Income per \$100,000 Immediate Annuity
Male Age 65, Life & 10 Years Certain
and Yield on Moody's AAA Corp. Bonds**

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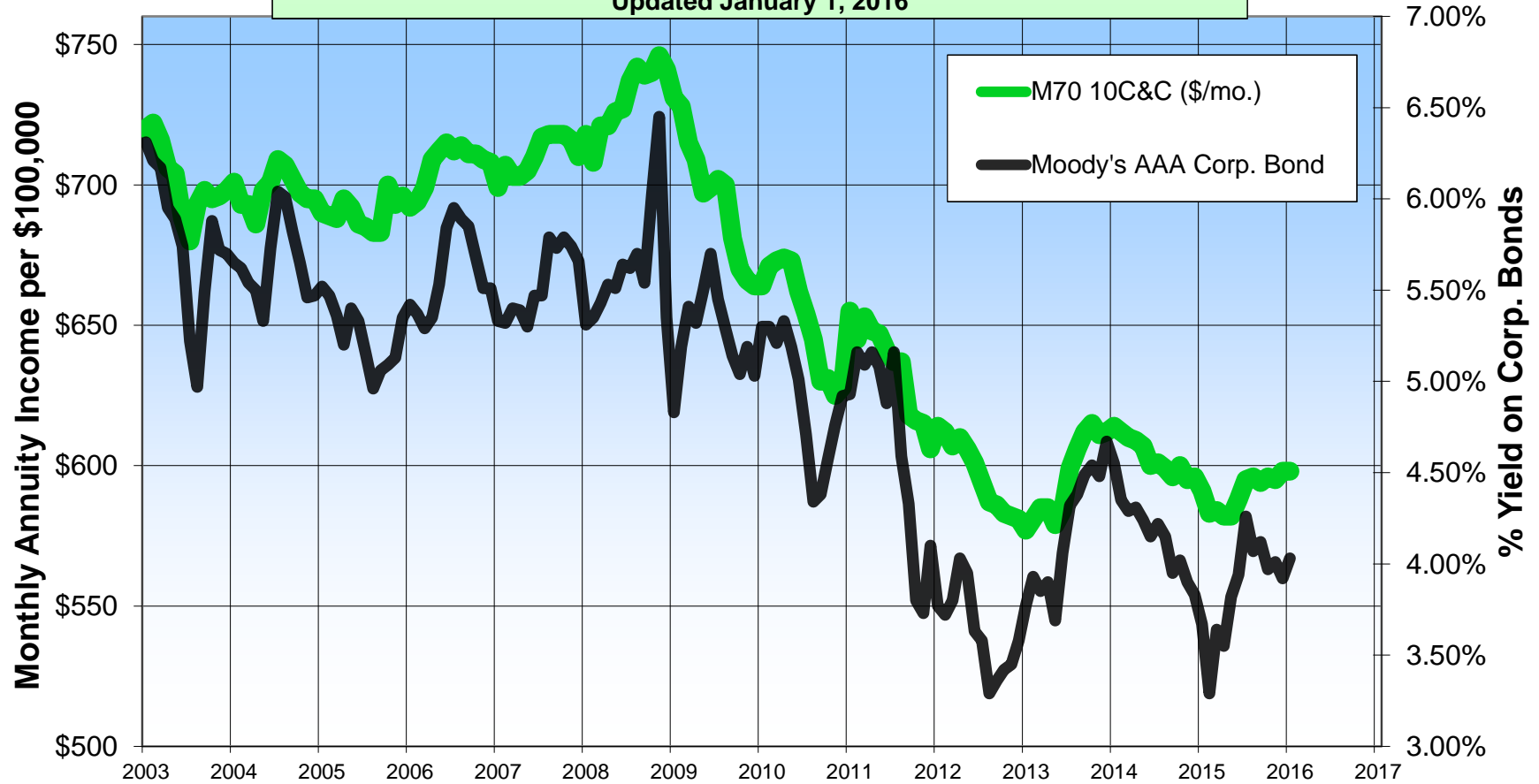
**Chart 7. Monthly Income per \$100,000 Immediate Annuity
Female Age 65, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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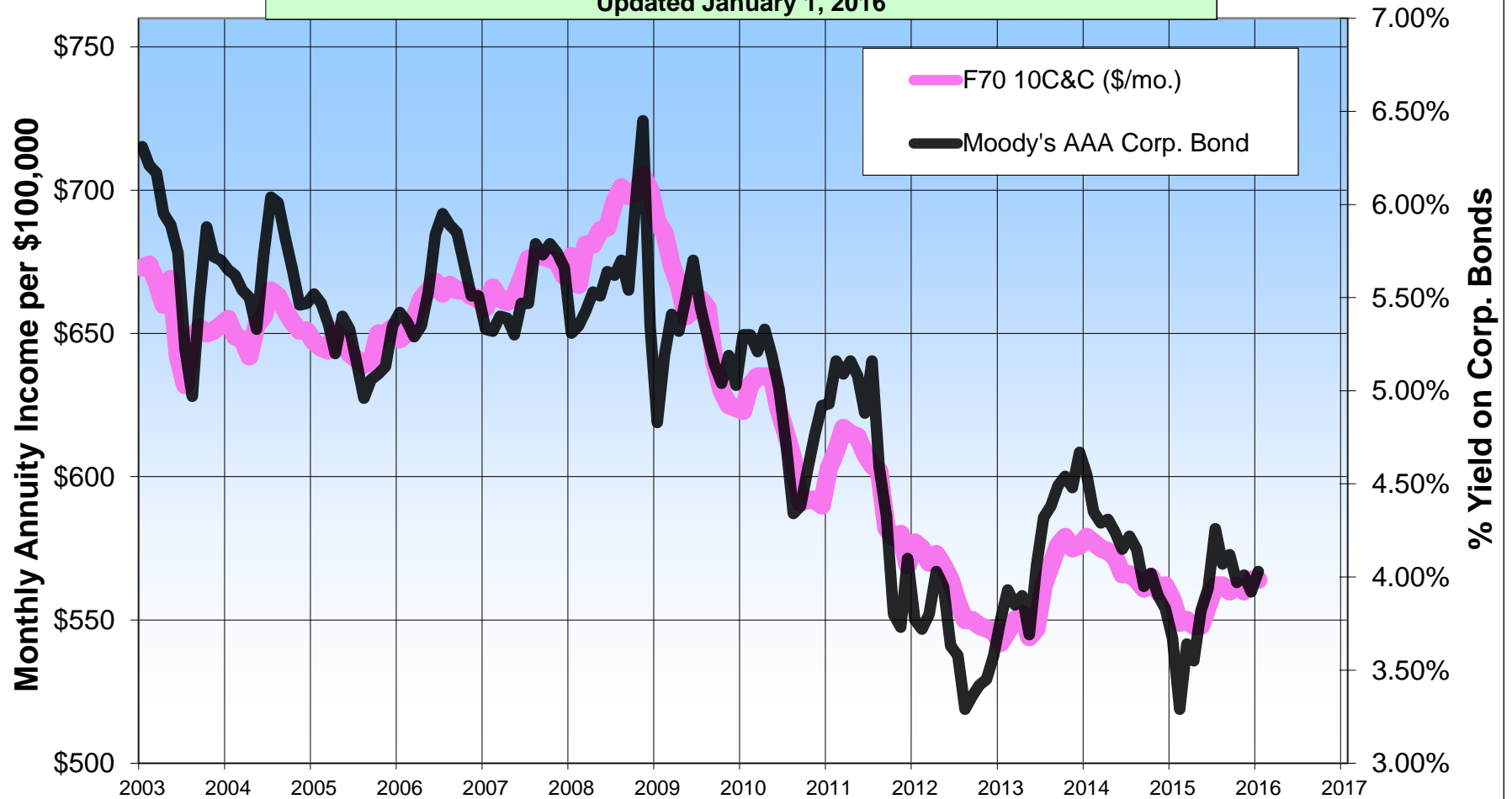
**Chart 8. Monthly Income per \$100,000 Immediate Annuity
Male Age 70, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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**Chart 8. Monthly Income per \$100,000 Immediate Annuity
Female Age 70, Life & 10 Yrs.
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**Chart 9. Monthly Income per \$100,000 Immediate Annuity
Male Age 75, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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

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