

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

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Phone 800-872-6684

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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.	\$ 1,680	\$ 1,739	Male Age 60	\$ 512	\$ 572	Male Age 60	\$ 504	\$ 560
10-Year Pd. Cert.	\$ 900	\$ 965	Fem. Age 60	\$ 481	\$ 531	Fem. Age 60	\$ 476	\$ 524
15-Year Pd. Cert.	\$ 660	\$ 716	Male Age 65	\$ 573	\$ 646	Male Age 65	\$ 554	\$ 620
20-Year Pd. Cert.	\$ 548	\$ 609	Fem. Age 65	\$ 533	\$ 591	Fem. Age 65	\$ 522	\$ 578
25-Year Pd. Cert.	\$ 475	\$ 512	Male Age 70	\$ 655	\$ 722	Male Age 70	\$ 616	\$ 670
30-Year Pd. Cert.	\$ 430	\$ 476	Fem. Age 70	\$ 601	\$ 650	Fem. Age 70	\$ 579	\$ 623
			Male Age 75	\$ 772	\$ 844	Male Age 75	\$ 688	\$ 738
			Fem. Age 75	\$ 706	\$ 758	Fem. Age 75	\$ 653	\$ 695

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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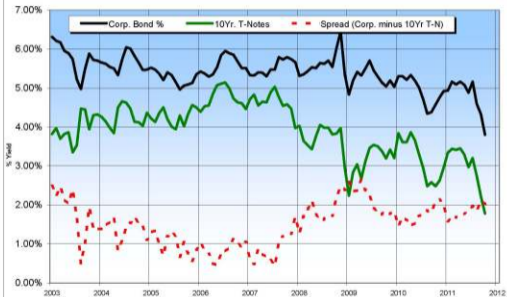


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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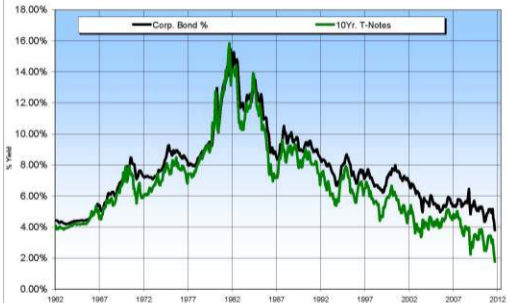


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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Chart 4. Monthly 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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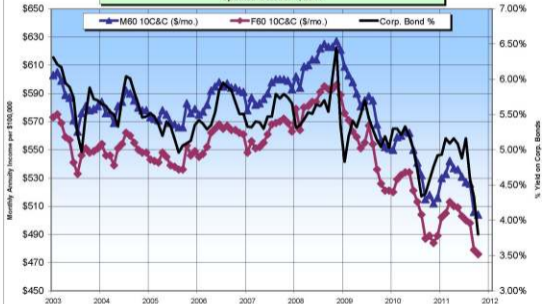


Chart 7. Monthly Annuity Income per \$100,000 premium, Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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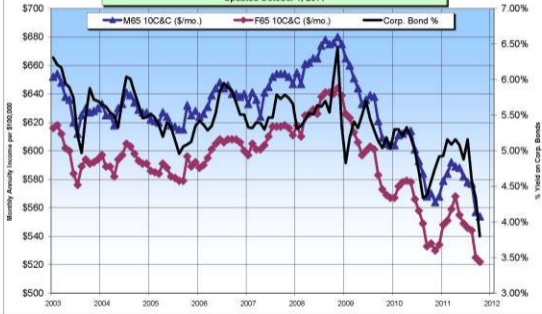


Chart 8. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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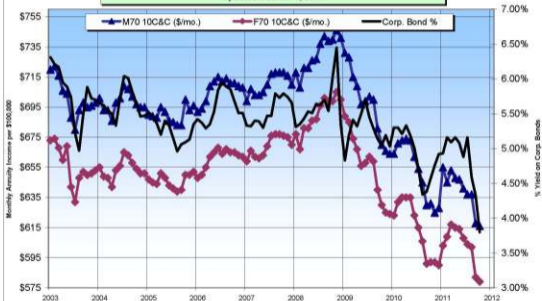


Chart 9. Monthly Annuity Income per \$100,000 premium, Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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