

Comparative Annuity Reports

Your guide to comparing data about Single Premium Multi-Year Guarantee Deferred Annuity and Single Premium Immediate Annuity programs

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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

| | <u>Highest</u> | <u>Average</u> |
|-----------------|----------------|----------------|
| 3-Year annuity | 4.10% | 3.88% |
| 4-Year annuity | 4.85% | 4.23% |
| 5-Year annuity | 5.25% | 4.72% |
| 6-Year annuity | 5.40% | 4.40% |
| 7-Year annuity | 5.75% | 4.86% |
| 8-Year annuity | 5.45% | 4.61% |
| 9-Year annuity | 5.17% | 4.58% |
| 10-Year annuity | 6.00% | 5.22% |

SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA) FACTORS

Monthly income per \$1000 premium for Life with 10 Years Certain payment option (“10C&C”)
(Inside see detailed quotes for Single Life annuities as well for Life with 10 Year Certain)

SPIA Factor Averages listed below are derived from the companies surveyed by our study

| | <u>Highest</u> | <u>Average</u> | | <u>Highest</u> | <u>Average</u> |
|---------------|----------------|----------------|---------------|----------------|----------------|
| Male Age 60 | \$6.85 | \$6.27 | Male Age 70 | \$8.10 | \$7.46 |
| Female Age 60 | \$6.49 | \$5.96 | Female Age 70 | \$7.64 | \$7.05 |
| Male Age 65 | \$7.41 | \$6.80 | Male Age 75 | \$8.85 | \$8.18 |
| Female Age 65 | \$6.99 | \$6.44 | Female Age 75 | \$7.81 | \$8.44 |

Comparative Annuity Report Data on Multi-Year Guarantee and SPIA annuities are quoted monthly in Kiplinger’s Retirement Report.

SPIA payout factors listed are for the Life & 10 Year Certain Payment Option (“10C&C”). Consumers should bear in mind this is only one of many income for life payout options through a Single Premium Immediate Annuity (SPIA). The Life & 10 Year Certain Option was selected as a “middle ground” between Life Only (higher monthly income) or the Life with Joint & Survivor Option (continued payment for the life of the annuitant as well as lifetime of surviving spouse... lower monthly payments). The above options are only a few of the many choices providing lifetime income through a SPIA. Remember, as an annuitant one, cannot outlive the guaranteed income provided by the life based SPIA. Please see our attached studies on “Single Premium Immediate Annuity (SPIA) Programs” for more important details.

Important Disclaimer: All rates published in this newsletter are subject to change without notice and may vary from state to state.

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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| Insurance Company | AM Best's Rating | Plan Name | Maximum Issue Age | | | | Minimum Premium | | Rate Guarantee Period | Interest Rates | | | Effective Annual Yield |
|--------------------------|------------------|--------------------------------|-------------------|---------|------------|-----------|-----------------|-----------|-----------------------|----------------|-------------|-------------|------------------------|
| | | | Owner NQ | Owner Q | Annuit. NQ | Annuit. Q | NQ | Q | | 1st Year | Yr. 1 Bonus | Other Years | |
| | | | | | | | | | | | | | |
| Allianz Life | A | Dominator 5 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 5 | 5.00% | | 5.00% | 5.00% |
| Allianz Life | A | Dominator 6 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 6 | 3.85% | | 3.85% | 3.85% |
| Allianz Life | A | Dominator 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 3.95% | | 3.95% | 3.95% |
| Allianz Life | A | Dominator 8 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 8 | 4.05% | | 4.05% | 4.05% |
| Allianz Life | A | Dominator 9 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 9 | 4.15% | | 4.15% | 4.15% |
| Allianz Life | A | Dominator 10 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 10 | 5.40% | | 5.40% | 5.40% |
| Allianz Life of NY | A | Dominator Annuity 5 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 5 | 5.00% | | 5.00% | 5.00% |
| Allianz Life of NY | A | Dominator Annuity 6 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 6 | 3.80% | | 3.80% | 3.80% |
| Allianz Life of NY | A | Dominator Annuity 7 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 7 | 3.90% | | 3.90% | 3.90% |
| Allianz Life of NY | A | Power 5 | 99 | 99 | 80 | 80 | \$35,000 | \$35,000 | 7 | 8.75% | 5.00% | 3.75% | 4.46% |
| Allianz Life of NY | A | Dominator Annuity 8 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 8 | 4.00% | | 4.00% | 4.00% |
| Allianz Life of NY | A | Dominator Annuity 9 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 9 | 4.10% | | 4.10% | 4.10% |
| Allianz Life of NY | A | Dominator Annuity 10 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 10 | 5.40% | | 5.40% | 5.40% |
| American National | A+ | Palladium MYG Annuity 3 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 3 | 4.00% | | 4.00% | 4.00% |
| American National | A+ | Palladium MYG Annuity 3 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 3 | 4.10% | | 4.10% | 4.10% |
| American National | A+ | Palladium MYG Annuity 4 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 4 | 4.00% | | 4.00% | 4.00% |
| American National | A+ | Palladium MYG Annuity 4 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 4 | 4.10% | | 4.10% | 4.10% |
| American National | A+ | Palladium MYG Annuity 5 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 5 | 5.55% | 1.00% | 4.55% | 4.75% |
| American National | A+ | Palladium MYG Annuity 5 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 5 | 5.65% | 1.00% | 4.65% | 4.85% |
| American National | A+ | Palladium MYG Annuity 6 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 6 | 5.30% | | 5.30% | 5.30% |
| American National | A+ | Palladium MYG Annuity 6 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 6 | 5.40% | | 5.40% | 5.40% |
| American National | A+ | Palladium MYG Annuity 7 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 7 | 6.00% | 1.00% | 5.00% | 5.14% |
| American National | A+ | Palladium MYG Annuity 7 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 7 | 6.10% | 1.00% | 5.10% | 5.24% |
| American National | A+ | Palladium MYG Annuity 8 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 8 | 5.35% | | 5.35% | 5.35% |
| American National | A+ | Palladium MYG Annuity 8 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 8 | 5.45% | | 5.45% | 5.45% |
| American National | A+ | Palladium MYG Annuity 9 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 9 | 6.85% | 2.00% | 4.85% | 5.07% |
| American National | A+ | Palladium MYG Annuity 9 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 9 | 6.95% | 2.00% | 4.95% | 5.17% |
| American National | A+ | Palladium MYG Annuity 10 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 10 | 6.10% | 1.00% | 5.10% | 5.20% |
| American National | A+ | Palladium MYG Annuity 10 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 10 | 6.20% | 1.00% | 5.20% | 5.30% |
| EquiTrust Life | A | Certainty 3 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 3 | 3.25% | | 3.25% | 3.25% |
| EquiTrust Life | A | Certainty 5 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 5 | 4.00% | | 4.00% | 4.00% |
| EquiTrust Life | A | Certainty 6 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 6 | 5.00% | 1.00% | 4.00% | 4.17% |
| EquiTrust Life | A | Certainty 8 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 8 | 7.00% | 3.00% | 4.00% | 4.37% |
| EquiTrust Life | A | Certainty 10 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 10 | 4.75% | | 4.75% | 4.75% |
| ING USA Annuity and Life | A+ | Guarantee Choice 5 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 5 | 4.25% | | 4.25% | 4.25% |
| ING USA Annuity and Life | A+ | Guarantee Choice 5 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 5 | 5.25% | 1.00% | 4.25% | 4.45% |
| ING USA Annuity and Life | A+ | Guarantee Choice 7 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 7 | 5.00% | | 5.00% | 5.00% |
| ING USA Annuity and Life | A+ | Guarantee Choice 7 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 7 | 6.00% | 1.00% | 5.00% | 5.14% |
| ING USA Annuity and Life | A+ | Guarantee Choice 10 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 10 | 5.15% | | 5.15% | 5.15% |
| ING USA Annuity and Life | A+ | Guarantee Choice 10 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 10 | 6.15% | 1.00% | 5.15% | 5.25% |
| Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 4.95% | 0.75% | 4.20% | 4.35% |
| Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 5.65% | 0.75% | 4.90% | 5.01% |
| Integrity Life Insurance | A++ | Momentum Advantage 10 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 10 | 5.75% | 0.75% | 5.00% | 5.07% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 6 | 4.70% | 1.50% | 3.20% | 3.45% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 6 | 5.70% | 1.50% | 3.20% | 3.61% |
| Lincoln Benefit Life | A+r | Tactician Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 5.00% | 1.00% | 4.00% | 4.14% |
| Lincoln Benefit Life | A+r | Tactician Plus 7 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 7 | 6.00% | 2.00% | 4.00% | 4.28% |
| Lincoln Benefit Life | A+r | Tactician Plus 8 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 8 | 5.50% | 1.50% | 4.00% | 4.19% |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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| Insurance Company | AM Best's Rating | Plan Name | Maximum Issue Age | | | | Minimum Premium | | Rate Guarantee Period | Interest Rates | | | Effective Annual Yield |
|-----------------------------------|------------------|--------------------------------|-------------------|---------|------------|-----------|-----------------|-----------|-----------------------|----------------|-------------|-------------|------------------------|
| | | | Owner NQ | Owner Q | Annuit. NQ | Annuit. Q | NQ | Q | | 1st Year | Yr. 1 Bonus | Other Years | |
| | | | | | | | | | | | | | |
| Lincoln Benefit Life | A+r | Tactician Plus 8 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 8 | 6.50% | 2.50% | 4.00% | 4.31% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 9 | 5.55% | 1.50% | 4.05% | 4.22% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 9 | 6.55% | 2.50% | 4.05% | 4.32% |
| Lincoln Benefit Life | A+r | Tactician Plus 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 5.90% | 1.00% | 4.90% | 5.00% |
| Lincoln Benefit Life | A+r | Tactician Plus 10 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 10 | 6.90% | 2.00% | 4.90% | 5.10% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 3 | 3.85% | | 3.85% | 3.85% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 3 | 4.10% | | 4.10% | 4.10% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 5 | 5.00% | | 5.00% | 5.00% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 5 | 5.25% | | 5.25% | 5.25% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 7 | 5.50% | | 5.50% | 5.50% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 7 | 5.75% | | 5.75% | 5.75% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 10 | 5.75% | | 5.75% | 5.75% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 10 | 6.00% | | 6.00% | 6.00% |
| Midland National Life | A+ | Direct Guarantee 4 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 4 | 4.85% | | 4.85% | 4.85% |
| Midland National Life | A+ | MNL Guarantee Plus 5 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 5 | 5.05% | | 5.05% | 5.05% |
| Midland National Life | A+ | Direct Guarantee 6 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 6 | 5.00% | | 5.00% | 5.00% |
| Midland National Life | A+ | MNL Guarantee Plus 7 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 7 | 5.00% | | 5.00% | 5.00% |
| Midland National Life | A+ | Direct Guarantee 8 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 8 | 5.00% | | 5.00% | 5.00% |
| Midland National Life | A+ | MNL Guarantee Plus 9 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 9 | 5.00% | | 5.00% | 5.00% |
| Midland National Life | A+ | Direct Guarantee 10 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 10 | 5.00% | | 5.00% | 5.00% |
| National Integrity Life Insurance | A++ | Momentum Advantage 4 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 4 | 4.25% | 0.75% | 3.50% | 3.69% |
| National Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 4.95% | 0.75% | 4.20% | 4.35% |
| National Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 5.55% | 0.75% | 4.80% | 4.97% |
| North American Company | A+ | North American Guarantee 3 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 3 | 4.65% | 1.00% | 3.65% | 3.98% |
| North American Company | A+ | North American Guarantee 4 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 4 | 4.50% | | 4.50% | 4.50% |
| North American Company | A+ | North American Guarantee 5 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 5 | 6.60% | 2.00% | 4.60% | 5.00% |
| North American Company | A+ | North American Guarantee 6 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 6 | 5.00% | | 5.00% | 5.00% |
| North American Company | A+ | Escalating Rate Annuity | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 7 | 4.90% | | 4.90% | 4.90% |
| North American Company | A+ | North American Guarantee 8 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 8 | 8.30% | 4.00% | 4.30% | 4.79% |
| North American Company | A+ | North American Builder | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 10 | 4.74% | | 4.74% | 4.74% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.60% | | 4.60% | 4.60% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 5 (CT,NC,OK) | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.45% | | 4.45% | 4.45% |
| OM Financial LIC (F&G) | A | Platinum Plus 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 5.50% | 1.00% | 4.50% | 4.70% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.90% | | 4.90% | 4.90% |
| OM Financial LIC (F&G) | A | Platinum Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 5.65% | 1.00% | 4.65% | 4.79% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 5.10% | | 5.10% | 5.10% |
| OM Financial LIC (F&G) | A | Platinum Plus 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 6.20% | 1.00% | 5.20% | 5.30% |
| OM Financial LIC NY (F&G NY) | A | Empire Annuity 5 | 99 | 99 | 85 | 85 | \$5,000 | \$2,000 | 5 | 6.00% | 1.00% | 5.00% | 5.20% |
| OM Financial LIC NY (F&G NY) | A | Empire Annuity 7 | 99 | 99 | 85 | 85 | \$5,000 | \$2,000 | 7 | 6.25% | 1.00% | 5.25% | 5.39% |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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| Insurance Company | AM Best's Rating | Plan Name | Maximum Issue Age | | | | Minimum Premium | | Rate Guarantee Period | Interest Rates | | | Effective Annual Yield |
|-----------------------------------|------------------|--------------------------------|-------------------|---------|------------|-----------|-----------------|-----------|-----------------------|----------------|-------------|-------------|------------------------|
| | | | Owner NQ | Owner Q | Annuit. NQ | Annuit. Q | NQ | Q | | 1st Year | Yr. 1 Bonus | Other Years | |
| | | | | | | | | | | | | | |
| American National | A+ | Palladium MYG Annuity 3 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 3 | 4.10% | | 4.10% | 4.10% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 3 | 4.10% | | 4.10% | 4.10% |
| American National | A+ | Palladium MYG Annuity 3 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 3 | 4.00% | | 4.00% | 4.00% |
| North American Company | A+ | North American Guarantee 3 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 3 | 4.65% | 1.00% | 3.65% | 3.98% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 3 | 3.85% | | 3.85% | 3.85% |
| EquiTrust Life | A | Certainty 3 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 3 | 3.25% | | 3.25% | 3.25% |
| Midland National Life | A+ | Direct Guarantee 4 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 4 | 4.85% | | 4.85% | 4.85% |
| North American Company | A+ | North American Guarantee 4 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 4 | 4.50% | | 4.50% | 4.50% |
| American National | A+ | Palladium MYG Annuity 4 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 4 | 4.10% | | 4.10% | 4.10% |
| American National | A+ | Palladium MYG Annuity 4 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 4 | 4.00% | | 4.00% | 4.00% |
| National Integrity Life Insurance | A++ | Momentum Advantage 4 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 4 | 4.25% | 0.75% | 3.50% | 3.69% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 5 | 5.25% | | 5.25% | 5.25% |
| OM Financial LIC NY (F&G NY) | A | Empire Annuity 5 | 99 | 99 | 85 | 85 | \$5,000 | \$2,000 | 5 | 6.00% | 1.00% | 5.00% | 5.20% |
| Midland National Life | A+ | MNL Guarantee Plus 5 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 5 | 5.05% | | 5.05% | 5.05% |
| Allianz Life | A | Dominator 5 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 5 | 5.00% | | 5.00% | 5.00% |
| Allianz Life of NY | A | Dominator Annuity 5 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 5 | 5.00% | | 5.00% | 5.00% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 5 | 5.00% | | 5.00% | 5.00% |
| North American Company | A+ | North American Guarantee 5 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 5 | 6.60% | 2.00% | 4.60% | 5.00% |
| American National | A+ | Palladium MYG Annuity 5 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 5 | 5.65% | 1.00% | 4.65% | 4.85% |
| American National | A+ | Palladium MYG Annuity 5 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 5 | 5.55% | 1.00% | 4.55% | 4.75% |
| OM Financial LIC (F&G) | A | Platinum Plus 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 5.50% | 1.00% | 4.50% | 4.70% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.60% | | 4.60% | 4.60% |
| ING USA Annuity and Life | A+ | Guarantee Choice 5 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 5 | 5.25% | 1.00% | 4.25% | 4.45% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 5 (CT,NC,OK) | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.45% | | 4.45% | 4.45% |
| Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 4.95% | 0.75% | 4.20% | 4.35% |
| National Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 4.95% | 0.75% | 4.20% | 4.35% |
| ING USA Annuity and Life | A+ | Guarantee Choice 5 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 5 | 4.25% | | 4.25% | 4.25% |
| EquiTrust Life | A | Certainty 5 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 5 | 4.00% | | 4.00% | 4.00% |
| American National | A+ | Palladium MYG Annuity 6 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 6 | 5.40% | | 5.40% | 5.40% |
| American National | A+ | Palladium MYG Annuity 6 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 6 | 5.30% | | 5.30% | 5.30% |
| Midland National Life | A+ | Direct Guarantee 6 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 6 | 5.00% | | 5.00% | 5.00% |
| North American Company | A+ | North American Guarantee 6 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 6 | 5.00% | | 5.00% | 5.00% |
| EquiTrust Life | A | Certainty 6 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 6 | 5.00% | 1.00% | 4.00% | 4.17% |
| Allianz Life | A | Dominator 6 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 6 | 3.85% | | 3.85% | 3.85% |
| Allianz Life of NY | A | Dominator Annuity 6 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 6 | 3.80% | | 3.80% | 3.80% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 6 | 5.70% | 1.50% | 3.20% | 3.61% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 6 | 4.70% | 1.50% | 3.20% | 3.45% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 7 | 5.75% | | 5.75% | 5.75% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 7 | 5.50% | | 5.50% | 5.50% |
| OM Financial LIC NY (F&G NY) | A | Empire Annuity 7 | 99 | 99 | 85 | 85 | \$5,000 | \$2,000 | 7 | 6.25% | 1.00% | 5.25% | 5.39% |
| American National | A+ | Palladium MYG Annuity 7 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 7 | 6.10% | 1.00% | 5.10% | 5.24% |
| American National | A+ | Palladium MYG Annuity 7 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 7 | 6.00% | 1.00% | 5.00% | 5.14% |
| ING USA Annuity and Life | A+ | Guarantee Choice 7 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 7 | 6.00% | 1.00% | 5.00% | 5.14% |
| Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 5.65% | 0.75% | 4.90% | 5.01% |
| ING USA Annuity and Life | A+ | Guarantee Choice 7 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 7 | 5.00% | | 5.00% | 5.00% |
| Midland National Life | A+ | MNL Guarantee Plus 7 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 7 | 5.00% | | 5.00% | 5.00% |
| National Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 5.55% | 0.75% | 4.80% | 4.97% |
| North American Company | A+ | Escalating Rate Annuity | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 7 | 4.90% | | 4.90% | 4.90% |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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| Insurance Company | AM Best's Rating | Plan Name | Maximum Issue Age | | | | Minimum Premium | | Rate Guarantee Period | Interest Rates | | | Effective Annual Yield |
|--------------------------|------------------|--------------------------------|-------------------|---------|------------|-----------|-----------------|-----------|-----------------------|----------------|-------------|-------------|------------------------|
| | | | Owner NQ | Owner Q | Annuit. NQ | Annuit. Q | NQ | Q | | 1st Year | Yr. 1 Bonus | Other Years | |
| | | | | | | | | | | | | | |
| OM Financial LIC (F&G) | A | Fidelity Platinum 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.90% | | 4.90% | 4.90% |
| OM Financial LIC (F&G) | A | Platinum Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 5.65% | 1.00% | 4.65% | 4.79% |
| Allianz Life of NY | A | Power 5 | 99 | 99 | 80 | 80 | \$35,000 | \$35,000 | 7 | 8.75% | 5.00% | 3.75% | 4.46% |
| Lincoln Benefit Life | A+r | Tactician Plus 7 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 7 | 6.00% | 2.00% | 4.00% | 4.28% |
| Lincoln Benefit Life | A+r | Tactician Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 5.00% | 1.00% | 4.00% | 4.14% |
| Allianz Life | A | Dominator 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 3.95% | | 3.95% | 3.95% |
| Allianz Life of NY | A | Dominator Annuity 7 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 7 | 3.90% | | 3.90% | 3.90% |
| American National | A+ | Palladium MYG Annuity 8 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 8 | 5.45% | | 5.45% | 5.45% |
| American National | A+ | Palladium MYG Annuity 8 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 8 | 5.35% | | 5.35% | 5.35% |
| Midland National Life | A+ | Direct Guarantee 8 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 8 | 5.00% | | 5.00% | 5.00% |
| North American Company | A+ | North American Guarantee 8 | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 8 | 8.30% | 4.00% | 4.30% | 4.79% |
| EquiTrust Life | A | Certainty 8 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 8 | 7.00% | 3.00% | 4.00% | 4.37% |
| Lincoln Benefit Life | A+r | Tactician Plus 8 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 8 | 6.50% | 2.50% | 4.00% | 4.31% |
| Lincoln Benefit Life | A+r | Tactician Plus 8 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 8 | 5.50% | 1.50% | 4.00% | 4.19% |
| Allianz Life | A | Dominator 8 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 8 | 4.05% | | 4.05% | 4.05% |
| Allianz Life of NY | A | Dominator Annuity 8 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 8 | 4.00% | | 4.00% | 4.00% |
| American National | A+ | Palladium MYG Annuity 9 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 9 | 6.95% | 2.00% | 4.95% | 5.17% |
| American National | A+ | Palladium MYG Annuity 9 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 9 | 6.85% | 2.00% | 4.85% | 5.07% |
| Midland National Life | A+ | MNL Guarantee Plus 9 | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 9 | 5.00% | | 5.00% | 5.00% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 9 | 6.55% | 2.50% | 4.05% | 4.32% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 9 | 5.55% | 1.50% | 4.05% | 4.22% |
| Allianz Life | A | Dominator 9 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 9 | 4.15% | | 4.15% | 4.15% |
| Allianz Life of NY | A | Dominator Annuity 9 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 9 | 4.10% | | 4.10% | 4.10% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 10 | 6.00% | | 6.00% | 6.00% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 10 | 5.75% | | 5.75% | 5.75% |
| Allianz Life | A | Dominator 10 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 10 | 5.40% | | 5.40% | 5.40% |
| Allianz Life of NY | A | Dominator Annuity 10 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 10 | 5.40% | | 5.40% | 5.40% |
| American National | A+ | Palladium MYG Annuity 10 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 10 | 6.20% | 1.00% | 5.20% | 5.30% |
| OM Financial LIC (F&G) | A | Platinum Plus 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 6.20% | 1.00% | 5.20% | 5.30% |
| ING USA Annuity and Life | A+ | Guarantee Choice 10 (75k) | 80 | 80 | 80 | 80 | \$75,000 | \$75,000 | 10 | 6.15% | 1.00% | 5.15% | 5.25% |
| American National | A+ | Palladium MYG Annuity 10 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 10 | 6.10% | 1.00% | 5.10% | 5.20% |
| ING USA Annuity and Life | A+ | Guarantee Choice 10 | 80 | 80 | 80 | 80 | \$15,000 | \$15,000 | 10 | 5.15% | | 5.15% | 5.15% |
| Lincoln Benefit Life | A+r | Tactician Plus 10 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 10 | 6.90% | 2.00% | 4.90% | 5.10% |
| OM Financial LIC (F&G) | A | Fidelity Platinum 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 5.10% | | 5.10% | 5.10% |
| Integrity Life Insurance | A++ | Momentum Advantage 10 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 10 | 5.75% | 0.75% | 5.00% | 5.07% |
| Lincoln Benefit Life | A+r | Tactician Plus 10 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 10 | 5.90% | 1.00% | 4.90% | 5.00% |
| Midland National Life | A+ | Direct Guarantee 10 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 10 | 5.00% | | 5.00% | 5.00% |
| EquiTrust Life | A | Certainty 10 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 10 | 4.75% | | 4.75% | 4.75% |
| North American Company | A+ | North American Builder | 90 | 90 | 90 | 90 | \$10,000 | \$2,000 | 10 | 4.74% | | 4.74% | 4.74% |

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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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 60 - MALE Single Life with No Beneficiary | | | SPIA Age 60 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 6.24 | | | Average= 6.10 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 6.97 | 1 | Allianz Life Ins Co of N.A. | 6.81 |
| 3 | American National Ins Co | 6.54 | 3 | American National Ins Co | 6.39 |
| 4 | Aviva Life | 6.23 | 4 | Aviva Life | 6.09 |
| 5 | Aviva Life Insurance NY | 6.23 | 5 | Aviva Life Insurance NY | 6.09 |
| 6 | OM Financial LIC NY | 6.40 | 6 | OM Financial LIC NY | 6.27 |
| 7 | OM Financial LIC | 6.40 | 7 | OM Financial LIC | 6.27 |
| 8 | Genworth Financial | 6.17 | 8 | Genworth Financial | 6.04 |
| 9 | Genworth New York | 6.17 | 9 | Genworth New York | 6.04 |
| 11 | Integrity Life Insurance | 6.42 | 11 | Integrity Life Insurance | 6.29 |
| 12 | Kansas City Life Ins Co | 6.14 | 12 | Kansas City Life Ins Co | 6.01 |
| 13 | Lincoln Benefit Life Company | 6.48 | 13 | Lincoln Benefit Life Company | 6.31 |
| 14 | MetLife Investors | 7.02 | 14 | MetLife Investors | 6.85 |
| 15 | National Integrity Life | 6.42 | 15 | National Integrity Life | 6.29 |
| 16 | Presidential Life Ins Co | 6.09 | 16 | Presidential Life Ins Co | 5.94 |
| 17 | United of Omaha | 6.41 | 17 | United of Omaha | 6.32 |

| SPIA Age 60 - FEMALE Single Life with No Beneficiary | | | SPIA Age 60 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 5.89 | | | Average= 5.81 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | Allianz Life Ins Co of N.A. | 6.54 | 1 | Allianz Life Ins Co of N.A. | 6.47 |
| 3 | American National Ins Co | 6.16 | 3 | American National Ins Co | 6.07 |
| 4 | Aviva Life | 5.86 | 4 | Aviva Life | 5.78 |
| 5 | Aviva Life Insurance NY | 5.86 | 5 | Aviva Life Insurance NY | 5.78 |
| 6 | OM Financial LIC NY | 6.14 | 6 | OM Financial LIC NY | 6.06 |
| 7 | OM Financial LIC | 6.14 | 7 | OM Financial LIC | 6.06 |
| 8 | Genworth Financial | 5.84 | 8 | Genworth Financial | 5.76 |
| 9 | Genworth New York | 5.84 | 9 | Genworth New York | 5.76 |
| 11 | Integrity Life Insurance | 6.07 | 11 | Integrity Life Insurance | 5.99 |
| 12 | Kansas City Life Ins Co | 5.74 | 12 | Kansas City Life Ins Co | 5.67 |
| 13 | Lincoln Benefit Life Company | 6.06 | 13 | Lincoln Benefit Life Company | 5.97 |
| 14 | MetLife Investors | 6.58 | 14 | MetLife Investors | 6.49 |
| 15 | National Integrity Life | 6.07 | 15 | National Integrity Life | 5.99 |
| 16 | Presidential Life Ins Co | 5.66 | 16 | Presidential Life Ins Co | 5.58 |
| 17 | United of Omaha | 6.06 | 17 | United of Omaha | 6.02 |

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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| SPIA Age 60 - MALE Single Life with No Beneficiary | | | SPIA Age 60 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 6.24 | | | Average= 6.10 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | MetLife Investors | 7.02 | 1 | MetLife Investors | 6.85 |
| 3 | Allianz Life Ins Co of N.A. | 6.97 | 3 | Allianz Life Ins Co of N.A. | 6.81 |
| 4 | American National Ins Co | 6.54 | 4 | American National Ins Co | 6.39 |
| 5 | Lincoln Benefit Life Company | 6.48 | 5 | United of Omaha | 6.32 |
| 6 | Integrity Life Insurance | 6.42 | 6 | Lincoln Benefit Life Company | 6.31 |
| 7 | National Integrity Life | 6.42 | 7 | Integrity Life Insurance | 6.29 |
| 8 | United of Omaha | 6.41 | 8 | National Integrity Life | 6.29 |
| 9 | OM Financial LIC NY | 6.40 | 9 | OM Financial LIC NY | 6.27 |
| 11 | OM Financial LIC | 6.40 | 11 | OM Financial LIC | 6.27 |
| 12 | Aviva Life | 6.23 | 12 | Aviva Life | 6.09 |
| 13 | Aviva Life Insurance NY | 6.23 | 13 | Aviva Life Insurance NY | 6.09 |
| 14 | Genworth Financial | 6.17 | 14 | Genworth Financial | 6.04 |
| 15 | Genworth New York | 6.17 | 15 | Genworth New York | 6.04 |
| 16 | Kansas City Life Ins Co | 6.14 | 16 | Kansas City Life Ins Co | 6.01 |
| 17 | Presidential Life Ins Co | 6.09 | 17 | Presidential Life Ins Co | 5.94 |

| SPIA Age 60 - FEMALE Single Life with No Beneficiary | | | SPIA Age 60 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 5.89 | | | Average= 5.81 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | MetLife Investors | 6.58 | 1 | MetLife Investors | 6.49 |
| 3 | Allianz Life Ins Co of N.A. | 6.54 | 3 | Allianz Life Ins Co of N.A. | 6.47 |
| 4 | American National Ins Co | 6.16 | 4 | American National Ins Co | 6.07 |
| 5 | OM Financial LIC NY | 6.14 | 5 | OM Financial LIC NY | 6.06 |
| 6 | OM Financial LIC | 6.14 | 6 | OM Financial LIC | 6.06 |
| 7 | Integrity Life Insurance | 6.07 | 7 | United of Omaha | 6.02 |
| 8 | National Integrity Life | 6.07 | 8 | Integrity Life Insurance | 5.99 |
| 9 | Lincoln Benefit Life Company | 6.06 | 9 | National Integrity Life | 5.99 |
| 11 | United of Omaha | 6.06 | 11 | Lincoln Benefit Life Company | 5.97 |
| 12 | Aviva Life | 5.86 | 12 | Aviva Life | 5.78 |
| 13 | Aviva Life Insurance NY | 5.86 | 13 | Aviva Life Insurance NY | 5.78 |
| 14 | Genworth Financial | 5.84 | 14 | Genworth Financial | 5.76 |
| 15 | Genworth New York | 5.84 | 15 | Genworth New York | 5.76 |
| 16 | Kansas City Life Ins Co | 5.74 | 16 | Kansas City Life Ins Co | 5.67 |
| 17 | Presidential Life Ins Co | 5.66 | 17 | Presidential Life Ins Co | 5.58 |

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Name of Insurance Company (Study # 5)

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| SPIA Age 65 - MALE Single Life with No Beneficiary | | | SPIA Age 65 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 6.88 | | | Average= 6.62 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 7.56 | 1 | Allianz Life Ins Co of N.A. | 7.24 |
| 3 | American National Ins Co | 7.21 | 3 | American National Ins Co | 6.93 |
| 4 | Aviva Life | 6.88 | 4 | Aviva Life | 6.61 |
| 5 | Aviva Life Insurance NY | 6.88 | 5 | Aviva Life Insurance NY | 6.61 |
| 6 | OM Financial LIC NY | 7.02 | 6 | OM Financial LIC NY | 6.76 |
| 7 | OM Financial LIC | 7.02 | 7 | OM Financial LIC | 6.76 |
| 8 | Genworth Financial | 6.85 | 8 | Genworth Financial | 6.59 |
| 9 | Genworth New York | 6.85 | 9 | Genworth New York | 6.59 |
| 11 | Integrity Life Insurance | 7.10 | 11 | Integrity Life Insurance | 6.84 |
| 12 | Kansas City Life Ins Co | 6.81 | 12 | Kansas City Life Ins Co | 6.55 |
| 13 | Lincoln Benefit Life Company | 7.18 | 13 | Lincoln Benefit Life Company | 6.85 |
| 14 | MetLife Investors | 7.74 | 14 | MetLife Investors | 7.41 |
| 15 | National Integrity Life | 7.10 | 15 | National Integrity Life | 6.84 |
| 16 | Presidential Life Ins Co | 6.81 | 16 | Presidential Life Ins Co | 6.51 |
| 17 | United of Omaha | 7.02 | 17 | United of Omaha | 6.89 |

| SPIA Age 65 - FEMALE Single Life with No Beneficiary | | | SPIA Age 65 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 6.41 | | | Average= 6.26 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | Allianz Life Ins Co of N.A. | 7.07 | 1 | Allianz Life Ins Co of N.A. | 6.90 |
| 3 | American National Ins Co | 6.70 | 3 | American National Ins Co | 6.55 |
| 4 | Aviva Life | 6.39 | 4 | Aviva Life | 6.24 |
| 5 | Aviva Life Insurance NY | 6.39 | 5 | Aviva Life Insurance NY | 6.24 |
| 6 | OM Financial LIC NY | 6.56 | 6 | OM Financial LIC NY | 6.49 |
| 7 | OM Financial LIC | 6.56 | 7 | OM Financial LIC | 6.49 |
| 8 | Genworth Financial | 6.38 | 8 | Genworth Financial | 6.23 |
| 9 | Genworth New York | 6.38 | 9 | Genworth New York | 6.23 |
| 11 | Integrity Life Insurance | 6.65 | 11 | Integrity Life Insurance | 6.50 |
| 12 | Kansas City Life Ins Co | 6.27 | 12 | Kansas City Life Ins Co | 6.14 |
| 13 | Lincoln Benefit Life Company | 6.63 | 13 | Lincoln Benefit Life Company | 6.44 |
| 14 | MetLife Investors | 7.16 | 14 | MetLife Investors | 6.99 |
| 15 | National Integrity Life | 6.65 | 15 | National Integrity Life | 6.50 |
| 16 | Presidential Life Ins Co | 6.24 | 16 | Presidential Life Ins Co | 6.08 |
| 17 | United of Omaha | 6.62 | 17 | United of Omaha | 6.56 |

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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| SPIA Age 65 - MALE Single Life with No Beneficiary | | | SPIA Age 65 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------|---|------------------------------|------|
| | Average= 6.88 | | | Average= 6.62 | |
| Company/Program | Male Factor | | Company/Program | Male Factor | |
| 1 | MetLife Investors | 7.74 | 1 | MetLife Investors | 7.41 |
| 3 | Allianz Life Ins Co of N.A. | 7.56 | 3 | Allianz Life Ins Co of N.A. | 7.24 |
| 4 | American National Ins Co | 7.21 | 4 | American National Ins Co | 6.93 |
| 5 | Lincoln Benefit Life Company | 7.18 | 5 | United of Omaha | 6.89 |
| 6 | Integrity Life Insurance | 7.10 | 6 | Lincoln Benefit Life Company | 6.85 |
| 7 | National Integrity Life | 7.10 | 7 | Integrity Life Insurance | 6.84 |
| 8 | OM Financial LIC NY | 7.02 | 8 | National Integrity Life | 6.84 |
| 9 | OM Financial LIC | 7.02 | 9 | OM Financial LIC NY | 6.76 |
| 11 | United of Omaha | 7.02 | 11 | OM Financial LIC | 6.76 |
| 12 | Aviva Life | 6.88 | 12 | Aviva Life | 6.61 |
| 13 | Aviva Life Insurance NY | 6.88 | 13 | Aviva Life Insurance NY | 6.61 |
| 14 | Genworth Financial | 6.85 | 14 | Genworth Financial | 6.59 |
| 15 | Genworth New York | 6.85 | 15 | Genworth New York | 6.59 |
| 16 | Kansas City Life Ins Co | 6.81 | 16 | Kansas City Life Ins Co | 6.55 |
| 17 | Presidential Life Ins Co | 6.81 | 17 | Presidential Life Ins Co | 6.51 |

| SPIA Age 65 - FEMALE Single Life with No Beneficiary | | | SPIA Age 65 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------|---|------------------------------|------|
| | Average= 6.41 | | | Average= 6.26 | |
| Company/Program | Female Factor | | Company/Program | Female Factor | |
| 1 | MetLife Investors | 7.16 | 1 | MetLife Investors | 6.99 |
| 3 | Allianz Life Ins Co of N.A. | 7.07 | 3 | Allianz Life Ins Co of N.A. | 6.90 |
| 4 | American National Ins Co | 6.70 | 4 | United of Omaha | 6.56 |
| 5 | Integrity Life Insurance | 6.65 | 5 | American National Ins Co | 6.55 |
| 6 | National Integrity Life | 6.65 | 6 | Integrity Life Insurance | 6.50 |
| 7 | Lincoln Benefit Life Company | 6.63 | 7 | National Integrity Life | 6.50 |
| 8 | United of Omaha | 6.62 | 8 | OM Financial LIC NY | 6.49 |
| 9 | OM Financial LIC NY | 6.56 | 9 | OM Financial LIC | 6.49 |
| 11 | OM Financial LIC | 6.56 | 11 | Lincoln Benefit Life Company | 6.44 |
| 12 | Aviva Life | 6.39 | 12 | Aviva Life | 6.24 |
| 13 | Aviva Life Insurance NY | 6.39 | 13 | Aviva Life Insurance NY | 6.24 |
| 14 | Genworth Financial | 6.38 | 14 | Genworth Financial | 6.23 |
| 15 | Genworth New York | 6.38 | 15 | Genworth New York | 6.23 |
| 16 | Kansas City Life Ins Co | 6.27 | 16 | Kansas City Life Ins Co | 6.14 |
| 17 | Presidential Life Ins Co | 6.24 | 17 | Presidential Life Ins Co | 6.08 |

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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| SPIA Age 70 - MALE Single Life with No Beneficiary | | | SPIA Age 70 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 7.74 | | | Average= 7.21 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 8.45 | 1 | Allianz Life Ins Co of N.A. | 7.79 |
| 3 | American National Ins Co | 8.17 | 3 | American National Ins Co | 7.60 |
| 4 | Aviva Life | 7.78 | 4 | Aviva Life | 7.23 |
| 5 | Aviva Life Insurance NY | 7.78 | 5 | Aviva Life Insurance NY | 7.23 |
| 6 | OM Financial LIC | 7.97 | 6 | OM Financial LIC | 7.44 |
| 7 | OM Financial LIC NY | 7.97 | 7 | OM Financial LIC NY | 7.44 |
| 9 | Genworth Financial | 7.81 | 9 | Genworth Financial | 7.29 |
| 10 | Genworth New York | 7.81 | 10 | Genworth New York | 7.29 |
| 11 | Integrity Life Insurance | 8.02 | 11 | Integrity Life Insurance | 7.49 |
| 12 | Kansas City Life Ins Co | 7.76 | 12 | Kansas City Life Ins Co | 7.23 |
| 13 | Lincoln Benefit Life Company | 8.06 | 13 | Lincoln Benefit Life Company | 7.47 |
| 14 | MetLife Investors | 8.77 | 14 | MetLife Investors | 8.10 |
| 15 | National Integrity Life | 8.02 | 15 | National Integrity Life | 7.49 |
| 16 | Presidential Life Ins Co | 7.83 | 16 | Presidential Life Ins Co | 7.22 |
| 17 | United of Omaha | 7.93 | 17 | United of Omaha | 7.56 |

| SPIA Age 70 - FEMALE Single Life with No Beneficiary | | | SPIA Age 70 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 7.11 | | | Average= 6.81 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | Allianz Life Ins Co of N.A. | 7.77 | 1 | Allianz Life Ins Co of N.A. | 7.42 |
| 3 | American National Ins Co | 7.49 | 3 | American National Ins Co | 7.17 |
| 4 | Aviva Life | 7.13 | 4 | Aviva Life | 6.83 |
| 5 | Aviva Life Insurance NY | 7.13 | 5 | Aviva Life Insurance NY | 6.83 |
| 6 | OM Financial LIC | 7.41 | 6 | OM Financial LIC | 7.10 |
| 7 | OM Financial LIC NY | 7.41 | 7 | OM Financial LIC NY | 7.10 |
| 9 | Genworth Financial | 7.16 | 9 | Genworth Financial | 6.86 |
| 10 | Genworth New York | 7.16 | 10 | Genworth New York | 6.86 |
| 11 | Integrity Life Insurance | 7.43 | 11 | Integrity Life Insurance | 7.13 |
| 12 | Kansas City Life Ins Co | 7.04 | 12 | Kansas City Life Ins Co | 6.77 |
| 13 | Lincoln Benefit Life Company | 7.36 | 13 | Lincoln Benefit Life Company | 7.01 |
| 14 | MetLife Investors | 7.99 | 14 | MetLife Investors | 7.64 |
| 15 | National Integrity Life | 7.43 | 15 | National Integrity Life | 7.13 |
| 16 | Presidential Life Ins Co | 7.05 | 16 | Presidential Life Ins Co | 6.73 |
| 17 | United of Omaha | 7.39 | 17 | United of Omaha | 7.18 |

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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| SPIA Age 70 - MALE Single Life with No Beneficiary | | | SPIA Age 70 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 7.74 | | | Average= 7.21 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | MetLife Investors | 8.77 | 1 | MetLife Investors | 8.10 |
| 3 | Allianz Life Ins Co of N.A. | 8.45 | 3 | Allianz Life Ins Co of N.A. | 7.79 |
| 4 | American National Ins Co | 8.17 | 4 | American National Ins Co | 7.60 |
| 5 | Lincoln Benefit Life Company | 8.06 | 5 | United of Omaha | 7.56 |
| 6 | Integrity Life Insurance | 8.02 | 6 | Integrity Life Insurance | 7.49 |
| 7 | National Integrity Life | 8.02 | 7 | National Integrity Life | 7.49 |
| 9 | OM Financial LIC | 7.97 | 9 | Lincoln Benefit Life Company | 7.47 |
| 10 | OM Financial LIC NY | 7.97 | 10 | OM Financial LIC | 7.44 |
| 11 | United of Omaha | 7.93 | 11 | OM Financial LIC NY | 7.44 |
| 12 | Presidential Life Ins Co | 7.83 | 12 | Genworth Financial | 7.29 |
| 13 | Genworth Financial | 7.81 | 13 | Genworth New York | 7.29 |
| 14 | Genworth New York | 7.81 | 14 | Aviva Life | 7.23 |
| 15 | Aviva Life | 7.78 | 15 | Aviva Life Insurance NY | 7.23 |
| 16 | Aviva Life Insurance NY | 7.78 | 16 | Kansas City Life Ins Co | 7.23 |
| 17 | Kansas City Life Ins Co | 7.76 | 17 | Presidential Life Ins Co | 7.22 |

| SPIA Age 70 - FEMALE Single Life with No Beneficiary | | | SPIA Age 70 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 7.11 | | | Average= 6.81 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | MetLife Investors | 7.99 | 1 | MetLife Investors | 7.64 |
| 3 | Allianz Life Ins Co of N.A. | 7.77 | 3 | Allianz Life Ins Co of N.A. | 7.42 |
| 4 | American National Ins Co | 7.49 | 4 | United of Omaha | 7.18 |
| 5 | Integrity Life Insurance | 7.43 | 5 | American National Ins Co | 7.17 |
| 6 | National Integrity Life | 7.43 | 6 | Integrity Life Insurance | 7.13 |
| 7 | OM Financial LIC | 7.41 | 7 | National Integrity Life | 7.13 |
| 9 | OM Financial LIC NY | 7.41 | 9 | OM Financial LIC | 7.10 |
| 10 | United of Omaha | 7.39 | 10 | OM Financial LIC NY | 7.10 |
| 11 | Lincoln Benefit Life Company | 7.36 | 11 | Lincoln Benefit Life Company | 7.01 |
| 12 | Genworth Financial | 7.16 | 12 | Genworth Financial | 6.86 |
| 13 | Genworth New York | 7.16 | 13 | Genworth New York | 6.86 |
| 14 | Aviva Life | 7.13 | 14 | Aviva Life | 6.83 |
| 15 | Aviva Life Insurance NY | 7.13 | 15 | Aviva Life Insurance NY | 6.83 |
| 16 | Presidential Life Ins Co | 7.05 | 16 | Kansas City Life Ins Co | 6.77 |
| 17 | Kansas City Life Ins Co | 7.04 | 17 | Presidential Life Ins Co | 6.73 |

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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| SPIA Age 75 - MALE Single Life with No Beneficiary | | | SPIA Age 75 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 8.99 | | | Average= 7.92 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 9.66 | 1 | Allianz Life Ins Co of N.A. | 8.34 |
| 3 | American National Ins Co | 9.51 | 3 | American National Ins Co | 8.36 |
| 4 | Aviva Life | 9.04 | 4 | Aviva Life | 7.93 |
| 5 | Aviva Life Insurance NY | 9.04 | 5 | Aviva Life Insurance NY | 7.93 |
| 6 | OM Financial LIC | 9.22 | 6 | OM Financial LIC | 8.13 |
| 7 | OM Financial LIC NY | 9.22 | 7 | OM Financial LIC NY | 8.13 |
| 9 | Genworth Financial | 9.23 | 9 | Genworth Financial | 8.09 |
| 10 | Genworth New York | 9.23 | 10 | Genworth New York | 8.09 |
| 11 | Integrity Life Insurance | 9.21 | 11 | Integrity Life Insurance | 8.21 |
| 12 | Kansas City Life Ins Co | 9.06 | 12 | Kansas City Life Ins Co | 7.99 |
| 13 | Lincoln Benefit Life Company | 9.20 | 13 | Lincoln Benefit Life Company | 8.19 |
| 14 | MetLife Investors | 10.17 | 14 | MetLife Investors | 8.85 |
| 15 | National Integrity Life | 9.21 | 15 | National Integrity Life | 8.21 |
| 16 | Presidential Life Ins Co | 9.31 | 16 | Presidential Life Ins Co | 8.03 |
| 17 | United of Omaha | 9.12 | 17 | United of Omaha | 8.26 |

| SPIA Age 75 - FEMALE Single Life with No Beneficiary | | | SPIA Age 75 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 8.21 | | | Average= 7.56 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | Allianz Life Ins Co of N.A. | 8.85 | 1 | Allianz Life Ins Co of N.A. | 8.07 |
| 3 | American National Ins Co | 8.67 | 3 | American National Ins Co | 7.98 |
| 4 | Aviva Life | 8.24 | 4 | Aviva Life | 7.57 |
| 5 | Aviva Life Insurance NY | 8.24 | 5 | Aviva Life Insurance NY | 7.57 |
| 6 | OM Financial LIC | 8.54 | 6 | OM Financial LIC | 7.84 |
| 7 | OM Financial LIC NY | 8.54 | 7 | OM Financial LIC NY | 7.84 |
| 9 | Genworth Financial | 8.33 | 9 | Genworth Financial | 7.66 |
| 10 | Genworth New York | 8.33 | 10 | Genworth New York | 7.66 |
| 11 | Integrity Life Insurance | 8.51 | 11 | Integrity Life Insurance | 7.90 |
| 12 | Kansas City Life Ins Co | 8.19 | 12 | Kansas City Life Ins Co | 7.57 |
| 13 | Lincoln Benefit Life Company | 8.32 | 13 | Lincoln Benefit Life Company | 7.71 |
| 14 | MetLife Investors | 9.23 | 14 | MetLife Investors | 8.44 |
| 15 | National Integrity Life | 8.51 | 15 | National Integrity Life | 7.90 |
| 16 | Presidential Life Ins Co | 8.27 | 16 | Presidential Life Ins Co | 7.54 |
| 17 | United of Omaha | 8.47 | 17 | United of Omaha | 7.93 |

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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| SPIA Age 75 - MALE Single Life with No Beneficiary | | | SPIA Age 75 - MALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 8.99 | | | Average= 7.92 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | MetLife Investors | 10.17 | 1 | MetLife Investors | 8.85 |
| 3 | Allianz Life Ins Co of N.A. | 9.66 | 3 | American National Ins Co | 8.36 |
| 4 | American National Ins Co | 9.51 | 4 | Allianz Life Ins Co of N.A. | 8.34 |
| 5 | Presidential Life Ins Co | 9.31 | 5 | United of Omaha | 8.26 |
| 6 | Genworth Financial | 9.23 | 6 | Integrity Life Insurance | 8.21 |
| 7 | Genworth New York | 9.23 | 7 | National Integrity Life | 8.21 |
| 9 | OM Financial LIC | 9.22 | 9 | Lincoln Benefit Life Company | 8.19 |
| 10 | OM Financial LIC NY | 9.22 | 10 | OM Financial LIC | 8.13 |
| 11 | Integrity Life Insurance | 9.21 | 11 | OM Financial LIC NY | 8.13 |
| 12 | National Integrity Life | 9.21 | 12 | Genworth Financial | 8.09 |
| 13 | Lincoln Benefit Life Company | 9.20 | 13 | Genworth New York | 8.09 |
| 14 | United of Omaha | 9.12 | 14 | Presidential Life Ins Co | 8.03 |
| 15 | Kansas City Life Ins Co | 9.06 | 15 | Kansas City Life Ins Co | 7.99 |
| 16 | Aviva Life | 9.04 | 16 | Aviva Life | 7.93 |
| 17 | Aviva Life Insurance NY | 9.04 | 17 | Aviva Life Insurance NY | 7.93 |

| SPIA Age 75 - FEMALE Single Life with No Beneficiary | | | SPIA Age 75 - FEMALE Single Life with 10 Years Certain | | |
|---|------------------------------|------------------|---|------------------------------|------------------|
| | | Average= 8.21 | | | Average= 7.56 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | MetLife Investors | 9.23 | 1 | MetLife Investors | 8.44 |
| 3 | Allianz Life Ins Co of N.A. | 8.85 | 3 | Allianz Life Ins Co of N.A. | 8.07 |
| 4 | American National Ins Co | 8.67 | 4 | American National Ins Co | 7.98 |
| 5 | OM Financial LIC | 8.54 | 5 | United of Omaha | 7.93 |
| 6 | OM Financial LIC NY | 8.54 | 6 | Integrity Life Insurance | 7.90 |
| 7 | Integrity Life Insurance | 8.51 | 7 | National Integrity Life | 7.90 |
| 9 | National Integrity Life | 8.51 | 9 | OM Financial LIC | 7.84 |
| 10 | United of Omaha | 8.47 | 10 | OM Financial LIC NY | 7.84 |
| 11 | Genworth Financial | 8.33 | 11 | Lincoln Benefit Life Company | 7.71 |
| 12 | Genworth New York | 8.33 | 12 | Genworth Financial | 7.66 |
| 13 | Lincoln Benefit Life Company | 8.32 | 13 | Genworth New York | 7.66 |
| 14 | Presidential Life Ins Co | 8.27 | 14 | Aviva Life | 7.57 |
| 15 | Aviva Life | 8.24 | 15 | Aviva Life Insurance NY | 7.57 |
| 16 | Aviva Life Insurance NY | 8.24 | 16 | Kansas City Life Ins Co | 7.57 |
| 17 | Kansas City Life Ins Co | 8.19 | 17 | Presidential Life Ins Co | 7.54 |

Notes of Explanation on Multi-Year Guarantee Annuity (MYGA) Study

A Multi-Year Guarantee Annuity (“CD-Like Annuity”) offers an Interest Rate which is guaranteed for a specified number of years (usually from 3 to 10 years); and by contract the Interest Rate cannot change either up or down during this time frame. Surrender charge percentage rates will vary from carrier to carrier, but often match in years the interest rate guarantee period. At the end of the guarantee period the owner will normally have a 30-day period to either withdraw or rollover funds with no penalty— if no action is taken during this “30-day window”, the contract will automatically renew for the same period of years as in the previous contract **at a new guaranteed interest rate** (often also restarting the same early surrender penalty schedule).

Maximum Issue Age — This is the older age at which the company will accept premium to start a new annuity contract. Please note the variances in age for specific categories. The modifiers are as follows: “Owner”; “Annuitant”; “NQ” = Non-Qualified (funds from CD’s sale of home or other property, etc.); and “Q” = Qualified Annuity i.e., IRA, 401K, 403(b).

Minimum Premium — This is the smallest deposit amount a company will accept to issue the contract for a Non-Qualified (‘NQ’) or Qualified (‘Q’) funds annuity.

Interest Rates—Some programs offer a **Yr. 1 Bonus** which makes the 1st Year interest rate higher than the rate credited in the following years (“Other Years”).