

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

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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.	\$ 1,705	\$ 1,773	Male Age 60	\$ 570	\$ 605	Male Age 60	\$ 559	\$ 592
10-Year Pd. Cert.	\$ 947	\$ 989	Fem. Age 60	\$ 535	\$ 564	Fem. Age 60	\$ 529	\$ 557
15-Year Pd. Cert.	\$ 708	\$ 742	Male Age 65	\$ 633	\$ 679	Male Age 65	\$ 611	\$ 652
20-Year Pd. Cert.	\$ 594	\$ 638	Fem. Age 65	\$ 587	\$ 624	Fem. Age 65	\$ 575	\$ 609
25-Year Pd. Cert.	\$ 522	\$ 557	Male Age 70	\$ 717	\$ 755	Male Age 70	\$ 671	\$ 700
30-Year Pd. Cert.	\$ 480	\$ 520	Fem. Age 70	\$ 656	\$ 682	Fem. Age 70	\$ 632	\$ 654
			Male Age 75	\$ 838	\$ 889	Male Age 75	\$ 743	\$ 766
			Fem. Age 75	\$ 764	\$ 790	Fem. Age 75	\$ 706	\$ 725

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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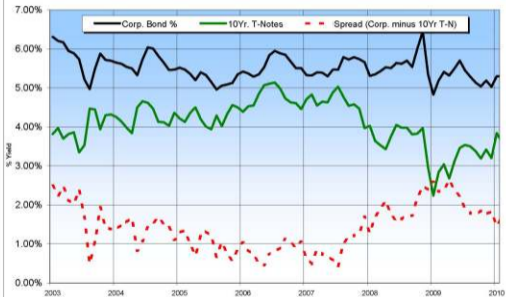


Chart 2. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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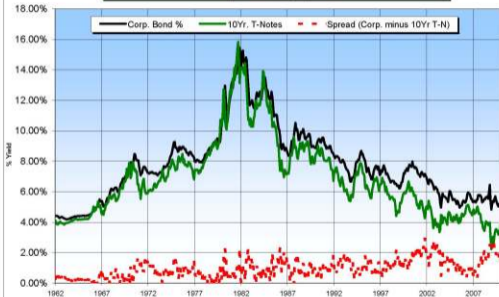


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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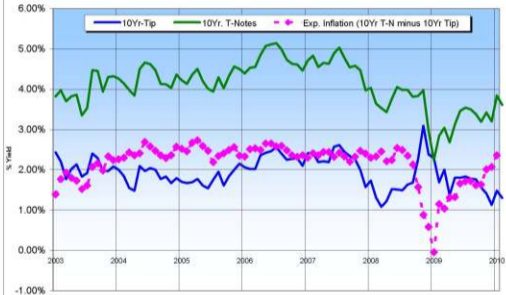


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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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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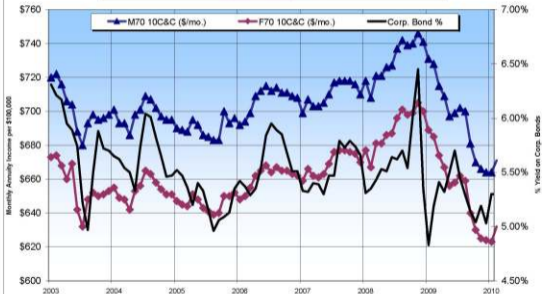


Chart 9. Monthly Annuity Income per \$100,000 premium, Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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