

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.	\$ 1,702	\$ 1,764	Male Age 60	\$ 573	\$ 601	Male Age 60	\$ 563	\$ 588
10-Year Pd. Cert.	\$ 943	\$ 989	Fem. Age 60	\$ 540	\$ 560	Fem. Age 60	\$ 534	\$ 553
15-Year Pd. Cert.	\$ 706	\$ 740	Male Age 65	\$ 634	\$ 674	Male Age 65	\$ 614	\$ 648
20-Year Pd. Cert.	\$ 594	\$ 635	Fem. Age 65	\$ 591	\$ 619	Fem. Age 65	\$ 579	\$ 605
25-Year Pd. Cert.	\$ 524	\$ 542	Male Age 70	\$ 718	\$ 749	Male Age 70	\$ 674	\$ 696
30-Year Pd. Cert.	\$ 484	\$ 505	Fem. Age 70	\$ 660	\$ 678	Fem. Age 70	\$ 635	\$ 650
			Male Age 75	\$ 835	\$ 889	Male Age 75	\$ 743	\$ 765
			Fem. Age 75	\$ 764	\$ 790	Fem. Age 75	\$ 707	\$ 723

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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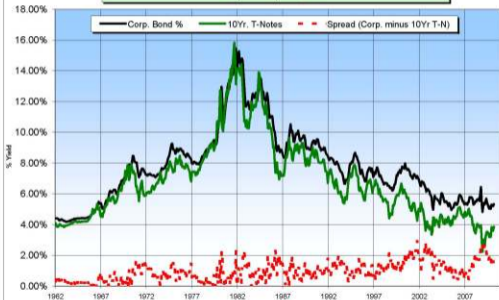


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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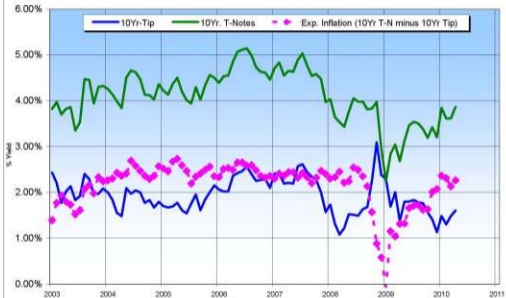


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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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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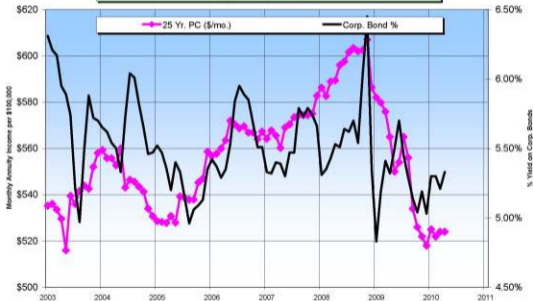


Chart 6. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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