

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.	\$ 1,694	\$ 1,749	Male Age 60	\$ 542	\$ 581	Male Age 60	\$ 532	\$ 566
10-Year Pd. Cert.	\$ 922	\$ 965	Fem. Age 60	\$ 509	\$ 541	Fem. Age 60	\$ 504	\$ 533
15-Year Pd. Cert.	\$ 682	\$ 714	Male Age 65	\$ 604	\$ 647	Male Age 65	\$ 584	\$ 618
20-Year Pd. Cert.	\$ 568	\$ 604	Fem. Age 65	\$ 561	\$ 594	Fem. Age 65	\$ 549	\$ 578
25-Year Pd. Cert.	\$ 498	\$ 531	Male Age 70	\$ 686	\$ 741	Male Age 70	\$ 645	\$ 683
30-Year Pd. Cert.	\$ 457	\$ 492	Fem. Age 70	\$ 630	\$ 668	Fem. Age 70	\$ 606	\$ 637
			Male Age 75	\$ 807	\$ 880	Male Age 75	\$ 717	\$ 756
			Fem. Age 75	\$ 737	\$ 781	Fem. Age 75	\$ 680	\$ 711

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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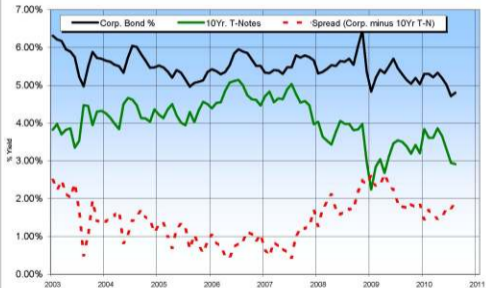


Chart 2. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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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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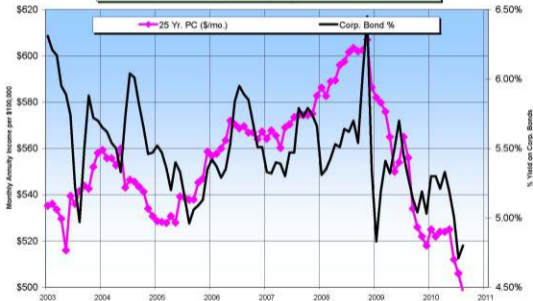


Chart 6. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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