

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

April 2012

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www.comparativeannuityreports.com

Volume 33 Issue 04

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	\$ 1,722	Male Age 60	\$ 506	\$ 552	Male Age 60	\$ 495	\$ 544
10-Year Pd. Cert.	\$ 897	\$ 934	Fem. Age 60	\$ 474	\$ 521	Fem. Age 60	\$ 468	\$ 517
15-Year Pd. Cert.	\$ 657	\$ 688	Male Age 65	\$ 565	\$ 605	Male Age 65	\$ 547	\$ 594
20-Year Pd. Cert.	\$ 544	\$ 577	Fem. Age 65	\$ 527	\$ 569	Fem. Age 65	\$ 515	\$ 564
25-Year Pd. Cert.	\$ 475	\$ 512	Male Age 70	\$ 650	\$ 688	Male Age 70	\$ 610	\$ 655
30-Year Pd. Cert.	\$ 429	\$ 476	Fem. Age 70	\$ 596	\$ 637	Fem. Age 70	\$ 573	\$ 620
			Male Age 75	\$ 766	\$ 804	Male Age 75	\$ 683	\$ 722
			Fem. Age 75	\$ 701	\$ 737	Fem. Age 75	\$ 649	\$ 689

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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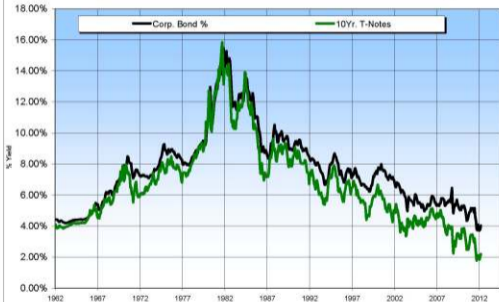


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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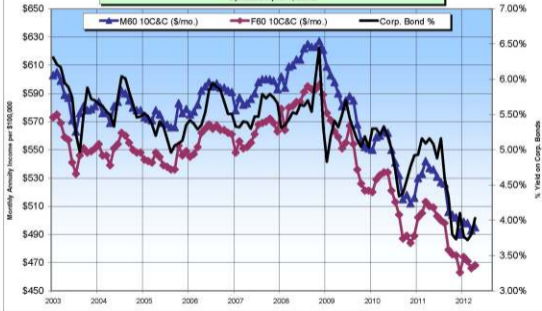


Chart 7. Monthly Annuity Income per \$100,000 premium, Age 65, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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