

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

January 2010

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 31 Issue 01

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.	\$ 1,697	\$ 1,730	Male Age 60	\$ 562	\$ 589	Male Age 60	\$ 550	\$ 574
10-Year Pd. Cert.	\$ 940	\$ 960	Fem. Age 60	\$ 526	\$ 549	Fem. Age 60	\$ 520	\$ 543
15-Year Pd. Cert.	\$ 701	\$ 722	Male Age 65	\$ 627	\$ 655	Male Age 65	\$ 604	\$ 626
20-Year Pd. Cert.	\$ 588	\$ 608	Fem. Age 65	\$ 580	\$ 602	Fem. Age 65	\$ 567	\$ 583
25-Year Pd. Cert.	\$ 525	\$ 553	Male Age 70	\$ 711	\$ 749	Male Age 70	\$ 664	\$ 690
30-Year Pd. Cert.	\$ 485	\$ 516	Fem. Age 70	\$ 649	\$ 676	Fem. Age 70	\$ 623	\$ 644
			Male Age 75	\$ 832	\$ 889	Male Age 75	\$ 735	\$ 765
			Fem. Age 75	\$ 756	\$ 790	Fem. Age 75	\$ 697	\$ 719

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Chart 1. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

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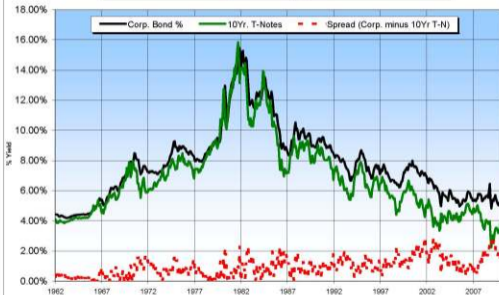


Chart 3. Expected Inflation Rate
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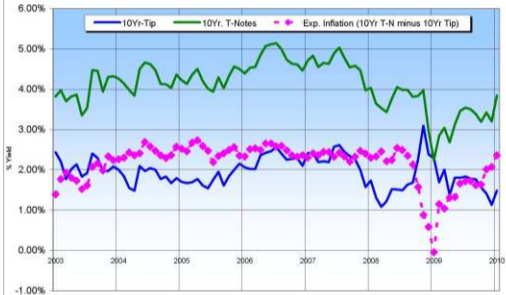


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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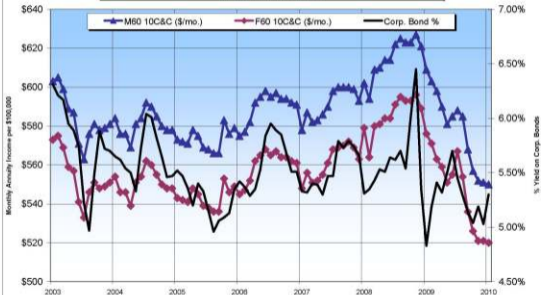


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5-Year Pd. Cert.	\$ 1,705	\$ 1,773	Male Age 60	\$ 570	\$ 605	Male Age 60	\$ 559	\$ 592
10-Year Pd. Cert.	\$ 947	\$ 989	Fem. Age 60	\$ 535	\$ 564	Fem. Age 60	\$ 529	\$ 557
15-Year Pd. Cert.	\$ 708	\$ 742	Male Age 65	\$ 633	\$ 679	Male Age 65	\$ 611	\$ 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

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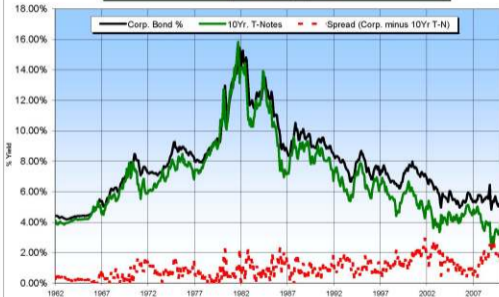


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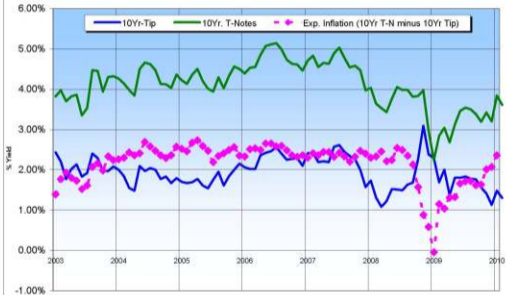


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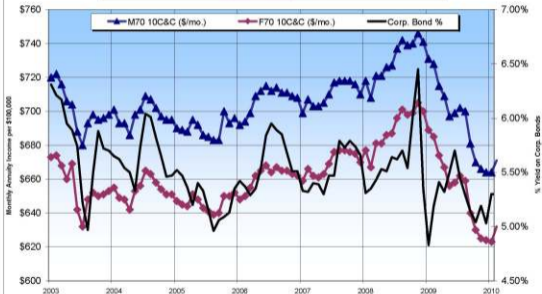


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15-Year Pd. Cert.	\$ 708	\$ 740	Male Age 65	\$ 634	\$ 676	Male Age 65	\$ 612	\$ 649
20-Year Pd. Cert.	\$ 595	\$ 635	Fem. Age 65	\$ 590	\$ 621	Fem. Age 65	\$ 578	\$ 606
25-Year Pd. Cert.	\$ 524	\$ 548	Male Age 70	\$ 717	\$ 755	Male Age 70	\$ 673	\$ 698
30-Year Pd. Cert.	\$ 482	\$ 511	Fem. Age 70	\$ 660	\$ 680	Fem. Age 70	\$ 635	\$ 652
			Male Age 75	\$ 837	\$ 889	Male Age 75	\$ 744	\$ 765
			Fem. Age 75	\$ 766	\$ 790	Fem. Age 75	\$ 708	\$ 726

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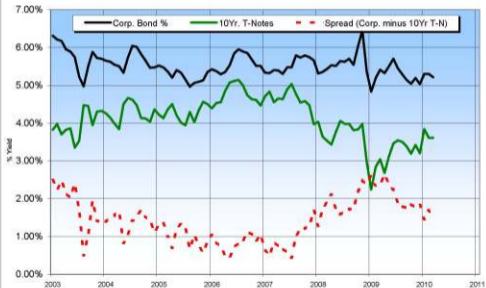


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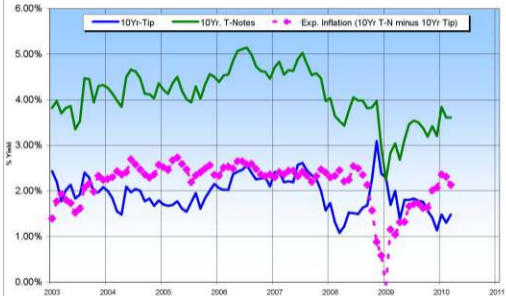


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15-Year Pd. Cert.	\$ 706	\$ 740	Male Age 65	\$ 634	\$ 674	Male Age 65	\$ 614	\$ 648
20-Year Pd. Cert.	\$ 594	\$ 635	Fem. Age 65	\$ 591	\$ 619	Fem. Age 65	\$ 579	\$ 605
25-Year Pd. Cert.	\$ 524	\$ 542	Male Age 70	\$ 718	\$ 749	Male Age 70	\$ 674	\$ 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

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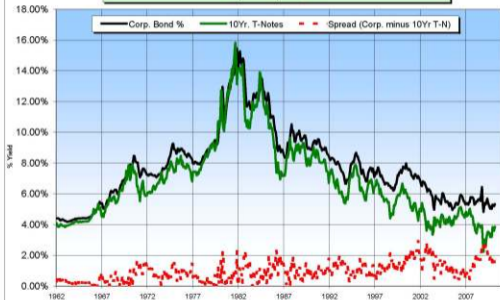


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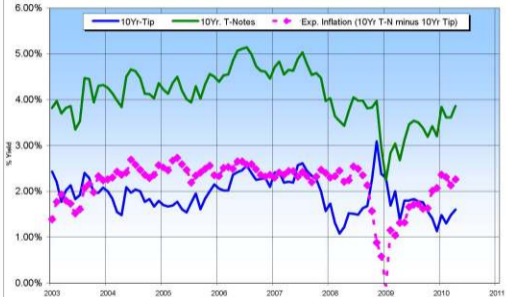


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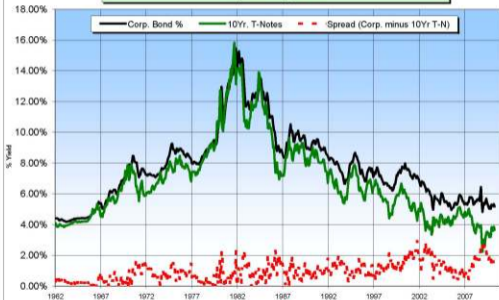


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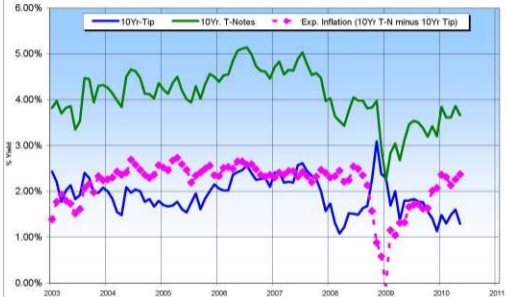


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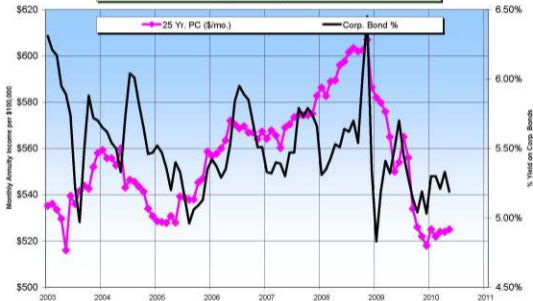


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Above figures are monthly income per \$100,000 non-qualified premium in a non-premium tax state.

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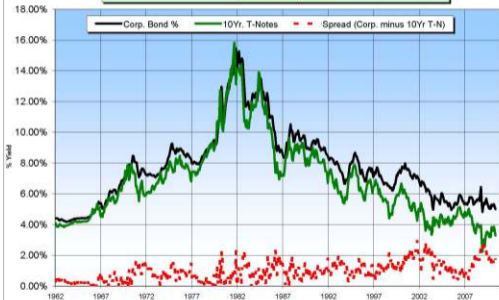


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Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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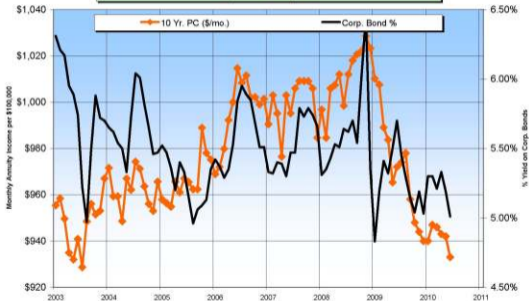


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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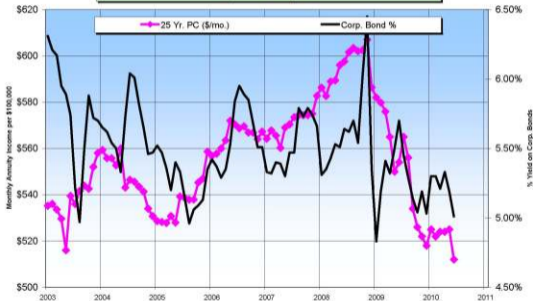


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Volume 31 Issue 07

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5-Year Pd. Cert.	\$ 1,695	\$ 1,749	Male Age 60	\$ 550	\$ 589	Male Age 60	\$ 541	\$ 574
10-Year Pd. Cert.	\$ 928	\$ 971	Fem. Age 60	\$ 518	\$ 550	Fem. Age 60	\$ 513	\$ 541
15-Year Pd. Cert.	\$ 689	\$ 722	Male Age 65	\$ 613	\$ 655	Male Age 65	\$ 593	\$ 626
20-Year Pd. Cert.	\$ 577	\$ 614	Fem. Age 65	\$ 570	\$ 602	Fem. Age 65	\$ 558	\$ 586
25-Year Pd. Cert.	\$ 506	\$ 538	Male Age 70	\$ 697	\$ 749	Male Age 70	\$ 654	\$ 690
30-Year Pd. Cert.	\$ 465	\$ 499	Fem. Age 70	\$ 639	\$ 676	Fem. Age 70	\$ 615	\$ 644
			Male Age 75	\$ 816	\$ 888	Male Age 75	\$ 724	\$ 763
			Fem. Age 75	\$ 745	\$ 789	Fem. Age 75	\$ 688	\$ 718

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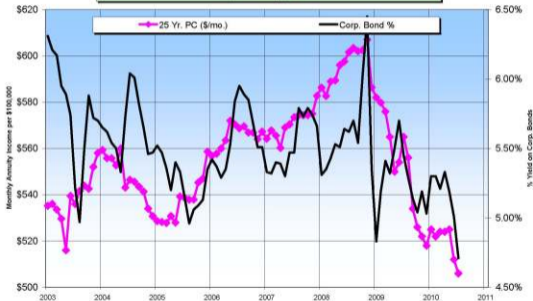


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Volume 31 Issue 08

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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

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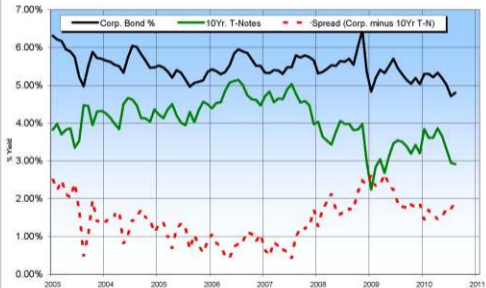


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Volume 31 Issue 09

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			Male Age 75	\$ 791	\$ 888	Male Age 75	\$ 702	\$ 763
			Fem. Age 75	\$ 721	\$ 789	Fem. Age 75	\$ 666	\$ 718

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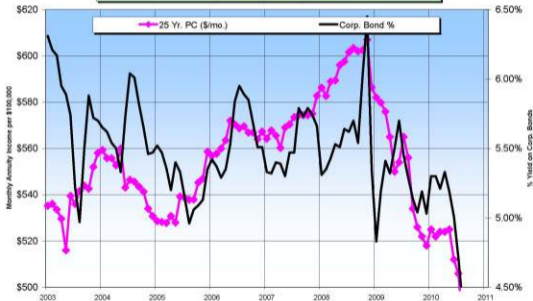


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Volume 31 Issue 10

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15-Year Pd. Cert.	\$ 669	\$ 736	Male Age 65	\$ 589	\$ 648	Male Age 65	\$ 570	\$ 628
20-Year Pd. Cert.	\$ 556	\$ 627	Fem. Age 65	\$ 546	\$ 601	Fem. Age 65	\$ 535	\$ 588
25-Year Pd. Cert.	\$ 485	\$ 550	Male Age 70	\$ 678	\$ 738	Male Age 70	\$ 631	\$ 686
30-Year Pd. Cert.	\$ 438	\$ 477	Fem. Age 70	\$ 615	\$ 663	Fem. Age 70	\$ 592	\$ 637
			Male Age 75	\$ 782	\$ 854	Male Age 75	\$ 698	\$ 753
			Fem. Age 75	\$ 720	\$ 762	Fem. Age 75	\$ 665	\$ 705

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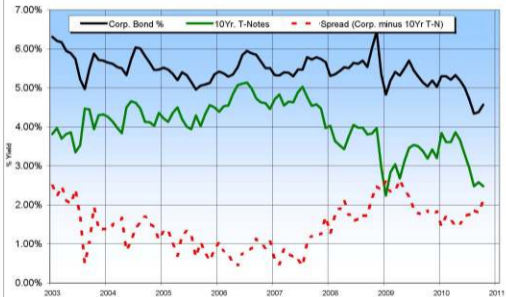


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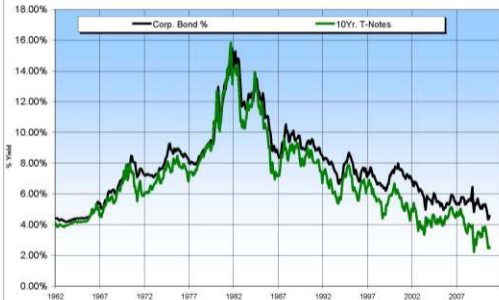


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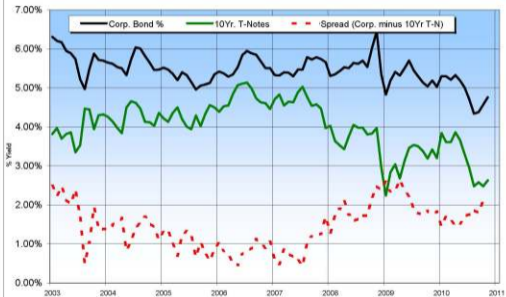


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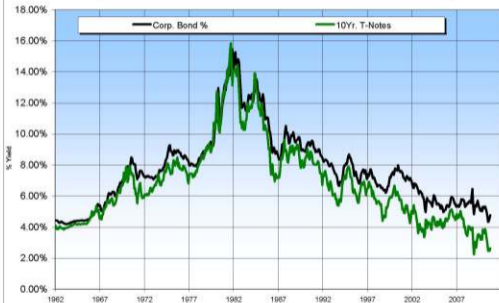


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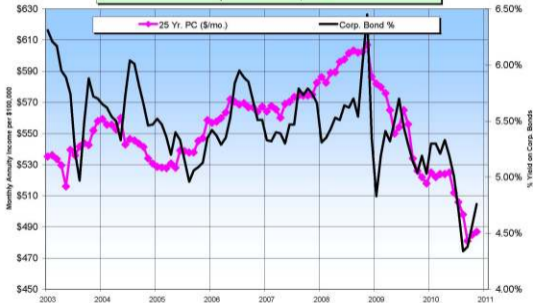


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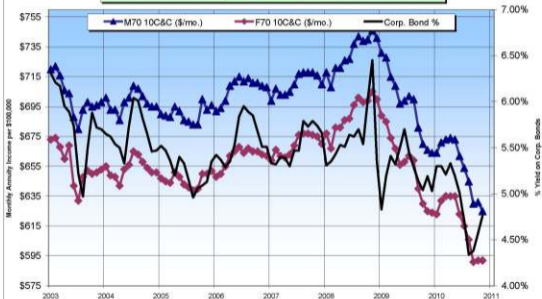


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			Fem. Age 75	\$ 717	\$ 748	Fem. Age 75	\$ 663	\$ 699

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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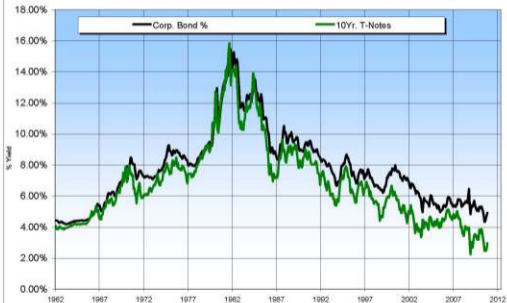


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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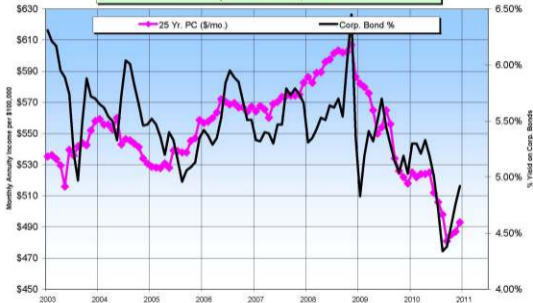


Chart 6. Monthly Annuity Income per \$100,000 premium, Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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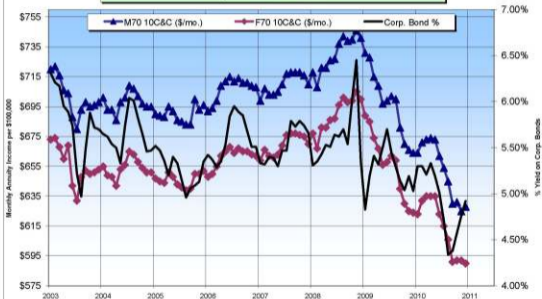


Chart 9. Monthly Annuity Income per \$100,000 premium, Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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