

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

January 2011

Phone 800-872-6684

www.comparativeannuityreports.com

Volume 32 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.	\$ 1,688	\$ 1,739	Male Age 60	\$ 540	\$ 590	Male Age 60	\$ 530	\$ 579
10-Year Pd. Cert.	\$ 918	\$ 979	Fem. Age 60	\$ 507	\$ 541	Fem. Age 60	\$ 502	\$ 531
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25-Year Pd. Cert.	\$ 506	\$ 558	Male Age 70	\$ 680	\$ 731	Male Age 70	\$ 655	\$ 720
30-Year Pd. Cert.	\$ 456	\$ 517	Fem. Age 70	\$ 627	\$ 663	Fem. Age 70	\$ 603	\$ 637
			Male Age 75	\$ 799	\$ 845	Male Age 75	\$ 712	\$ 753
			Fem. Age 75	\$ 731	\$ 767	Fem. Age 75	\$ 676	\$ 707

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

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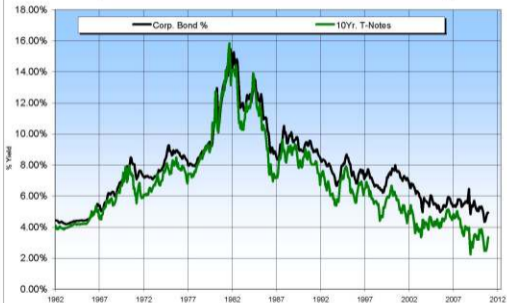


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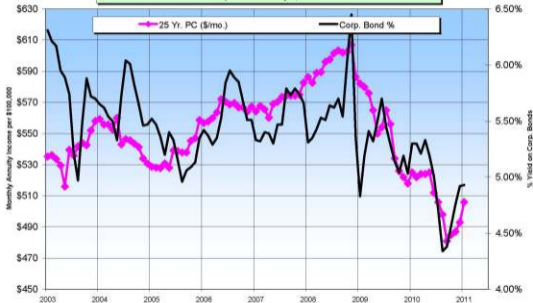


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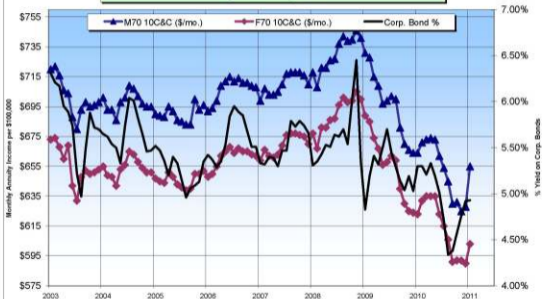


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25-Year Pd. Cert.	\$ 504	\$ 550	Male Age 70	\$ 686	\$ 731	Male Age 70	\$ 645	\$ 669
30-Year Pd. Cert.	\$ 460	\$ 504	Fem. Age 70	\$ 629	\$ 663	Fem. Age 70	\$ 609	\$ 653
			Male Age 75	\$ 803	\$ 846	Male Age 75	\$ 715	\$ 753
			Fem. Age 75	\$ 736	\$ 770	Fem. Age 75	\$ 680	\$ 711

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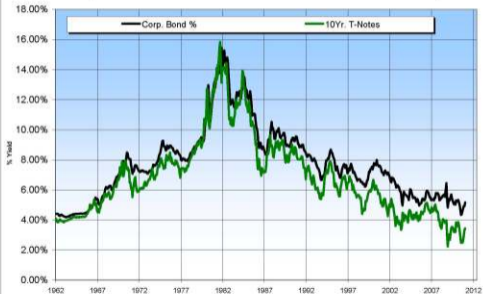


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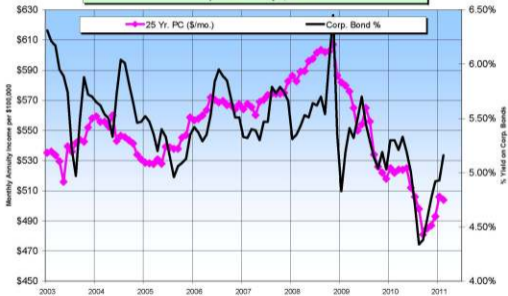


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25-Year Pd. Cert.	\$ 511	\$ 550	Male Age 70	\$ 697	\$ 741	Male Age 70	\$ 653	\$ 683
30-Year Pd. Cert.	\$ 465	\$ 495	Fem. Age 70	\$ 638	\$ 668	Fem. Age 70	\$ 617	\$ 653
			Male Age 75	\$ 815	\$ 880	Male Age 75	\$ 725	\$ 756
			Fem. Age 75	\$ 744	\$ 781	Fem. Age 75	\$ 688	\$ 718

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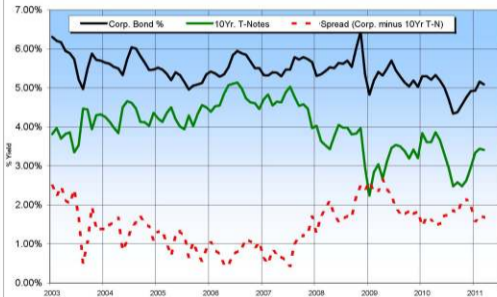


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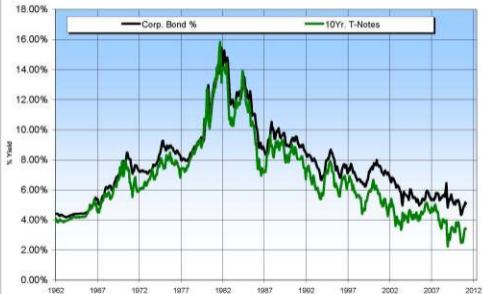


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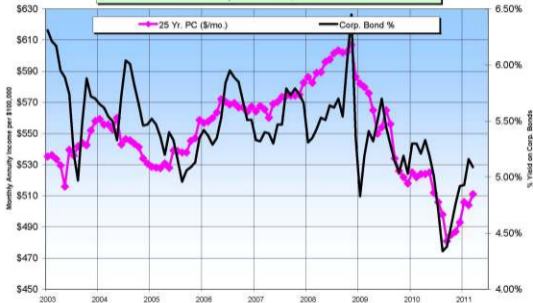


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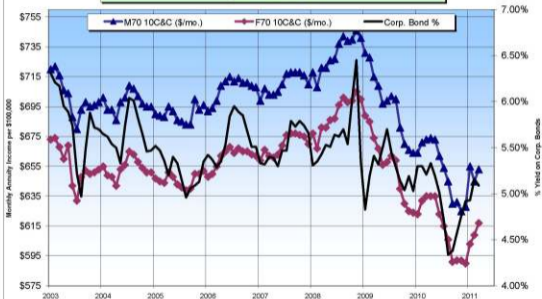
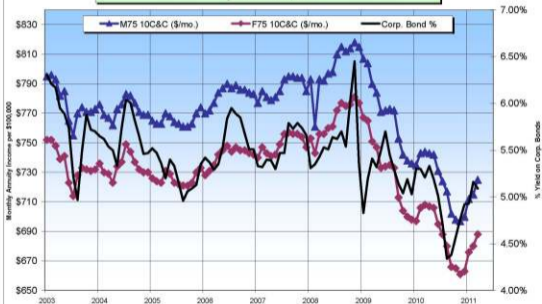


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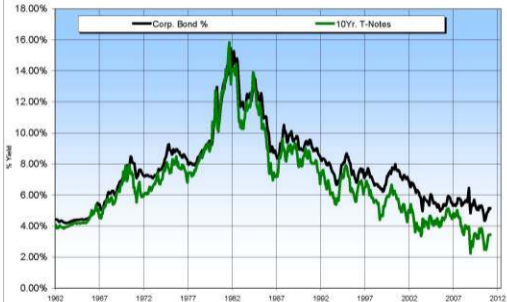


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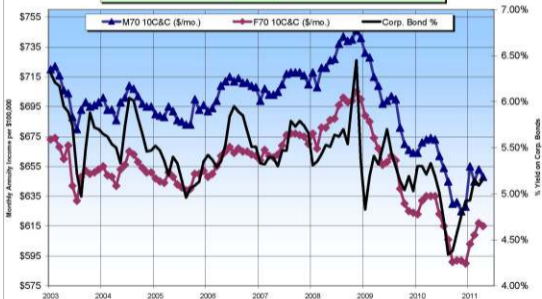
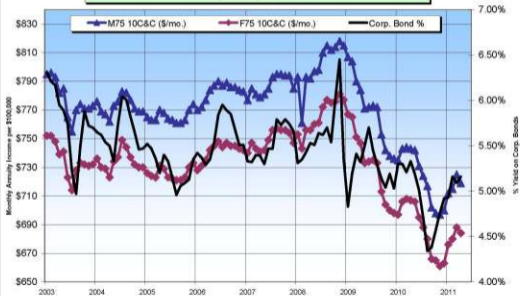


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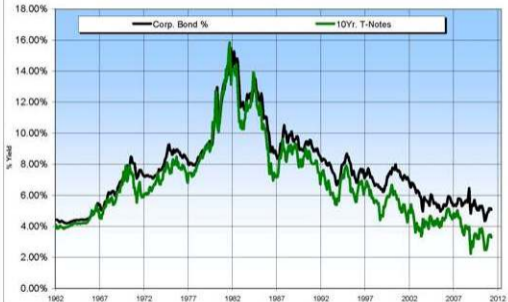


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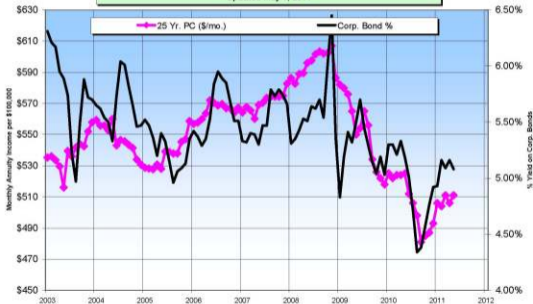


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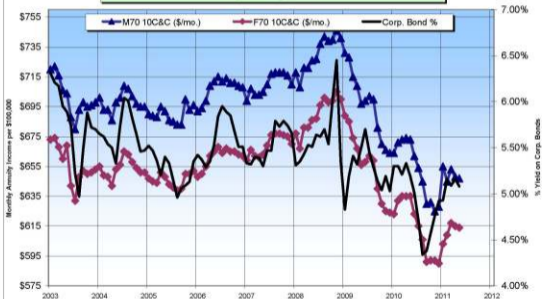
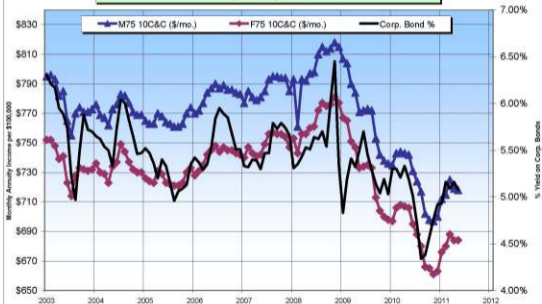


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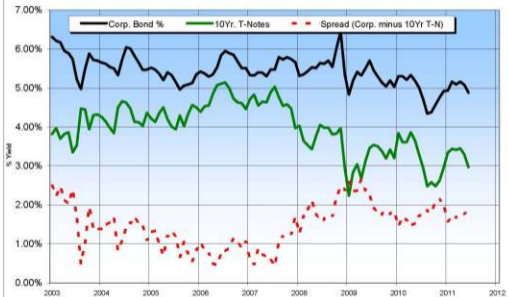


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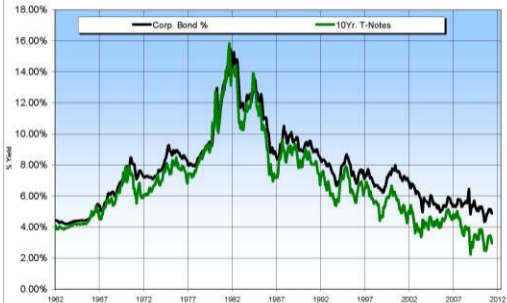


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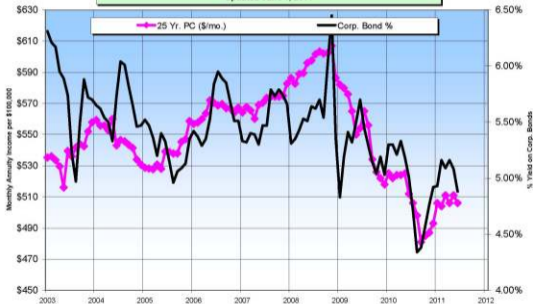


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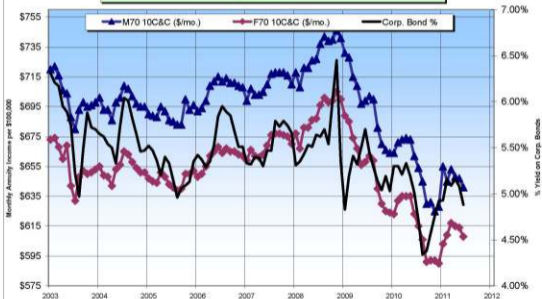


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Volume 32 Issue 07

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15-Year Pd. Cert.	\$ 680	\$ 736	Male Age 65	\$ 597	\$ 648	Male Age 65	\$ 578	\$ 628
20-Year Pd. Cert.	\$ 569	\$ 627	Fem. Age 65	\$ 555	\$ 601	Fem. Age 65	\$ 546	\$ 588
25-Year Pd. Cert.	\$ 503	\$ 550	Male Age 70	\$ 677	\$ 729	Male Age 70	\$ 637	\$ 681
30-Year Pd. Cert.	\$ 459	\$ 493	Fem. Age 70	\$ 625	\$ 665	Fem. Age 70	\$ 604	\$ 641
			Male Age 75	\$ 794	\$ 845	Male Age 75	\$ 709	\$ 754
			Fem. Age 75	\$ 728	\$ 774	Fem. Age 75	\$ 674	\$ 718

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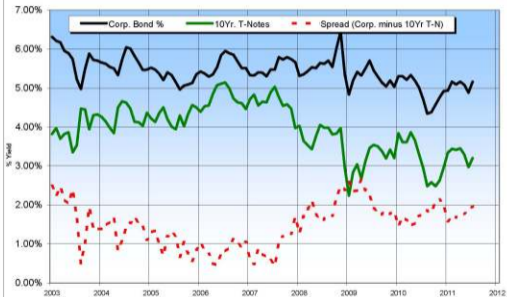


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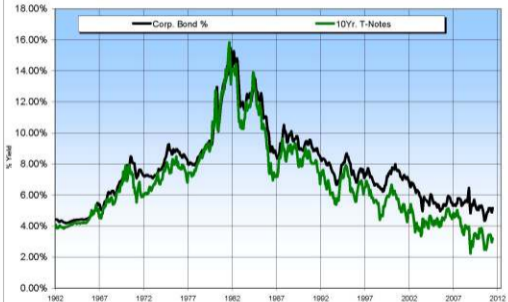


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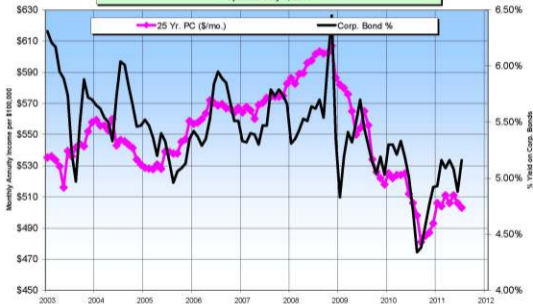


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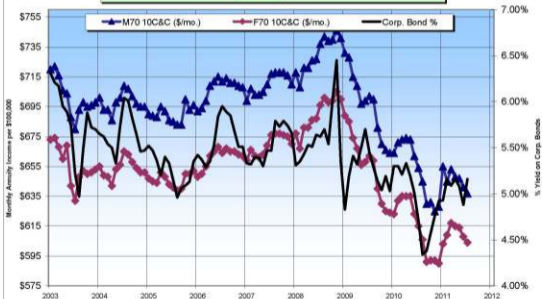
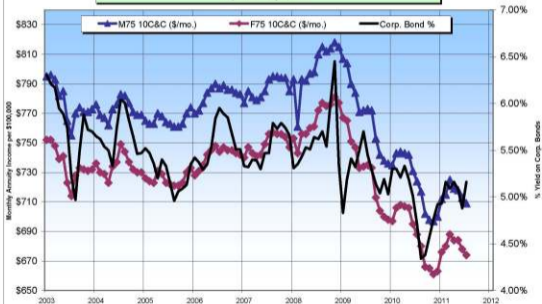


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Volume 32 Issue 08

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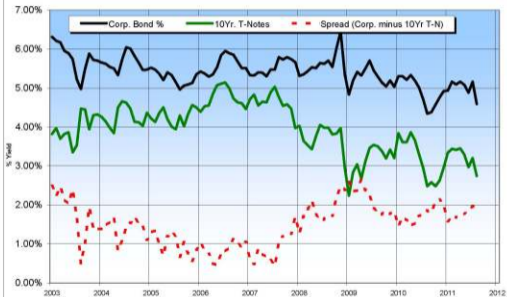


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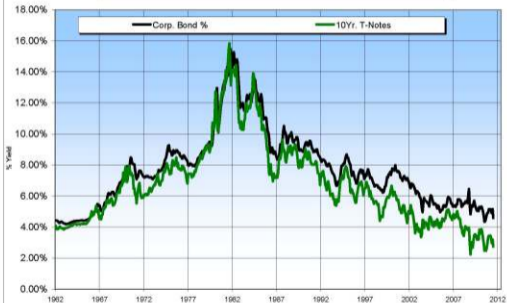


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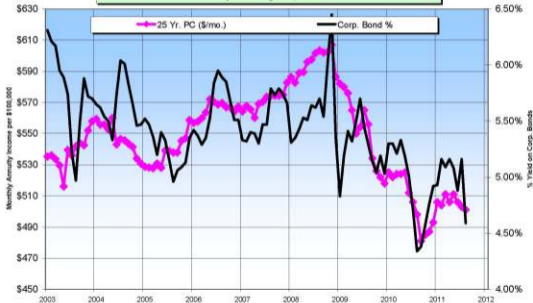


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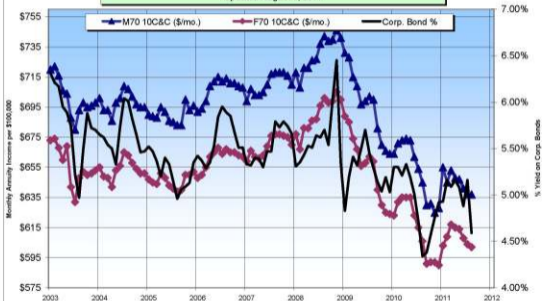
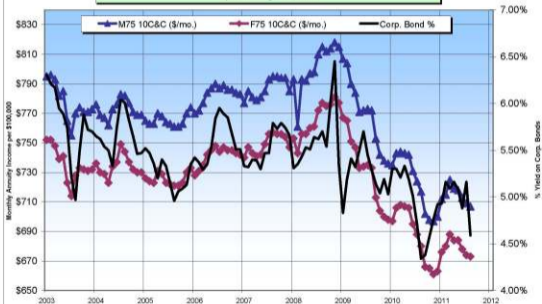


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Volume 32 Issue 09

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			Fem. Age 75	\$ 708	\$ 752	Fem. Age 75	\$ 656	\$ 699

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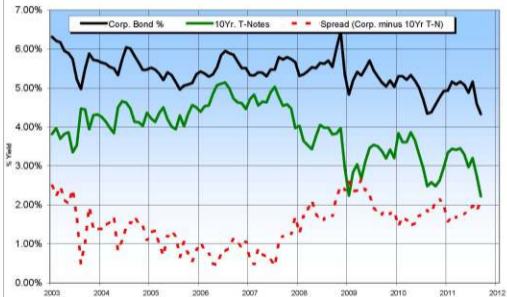


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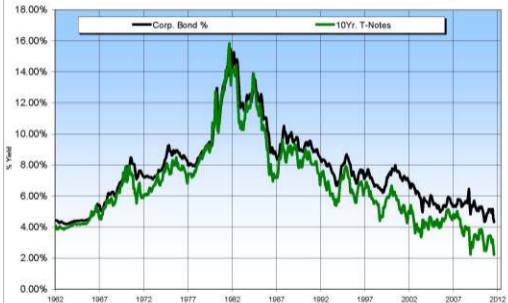


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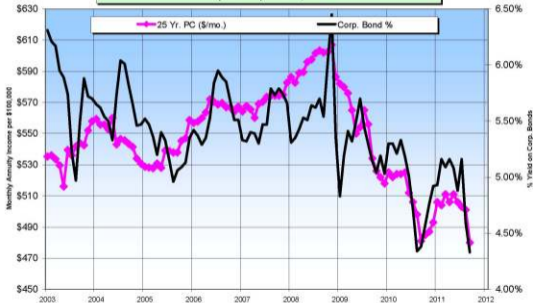


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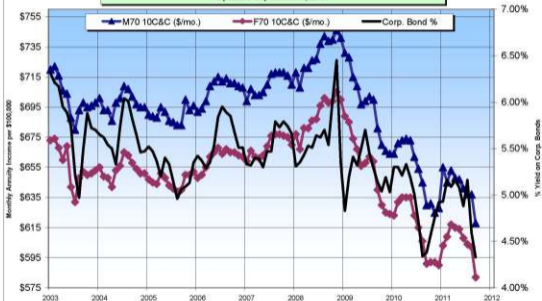


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Volume 32 Issue 10

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			Male Age 75	\$ 772	\$ 844	Male Age 75	\$ 688	\$ 738
			Fem. Age 75	\$ 706	\$ 758	Fem. Age 75	\$ 653	\$ 695

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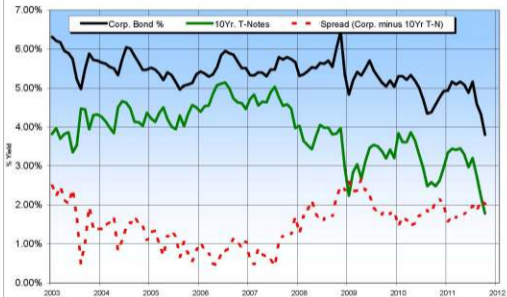


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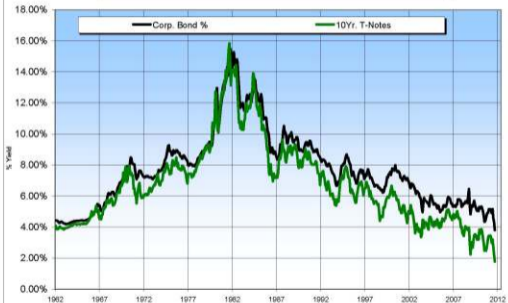


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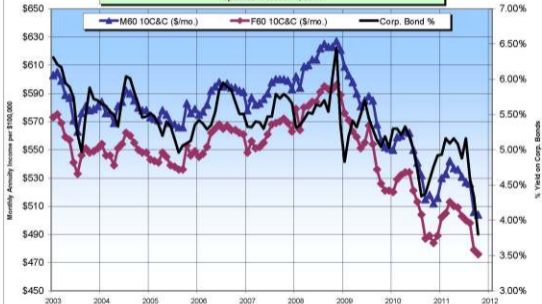


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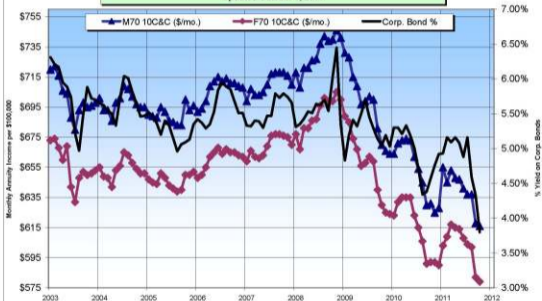
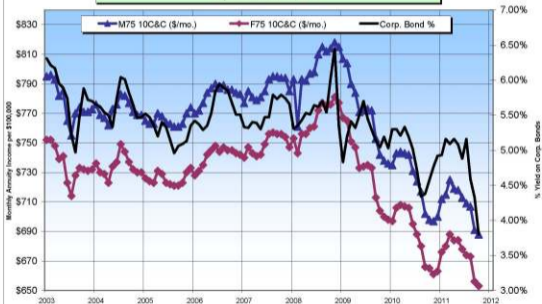


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Volume 32 Issue 11

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			Male Age 75	\$ 773	\$ 821	Male Age 75	\$ 690	\$ 722
			Fem. Age 75	\$ 707	\$ 745	Fem. Age 75	\$ 655	\$ 689

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

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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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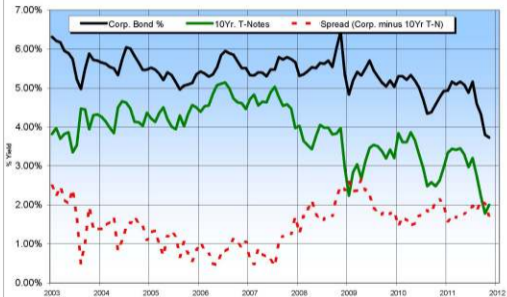


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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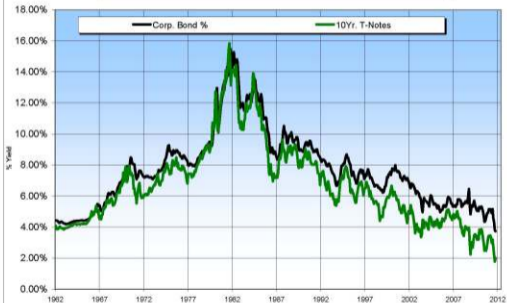


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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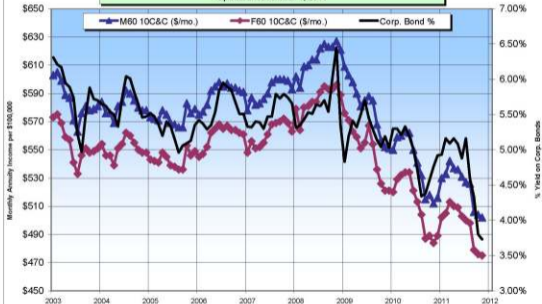


Chart 7. Monthly Annuity Income per \$100,000 premium, Age 65, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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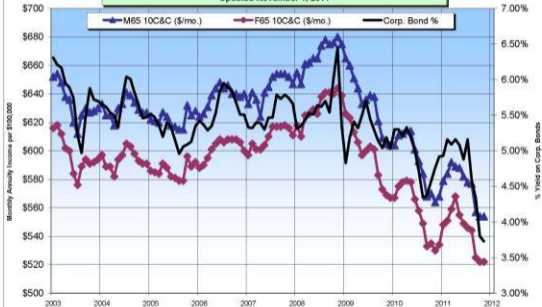


Chart 8. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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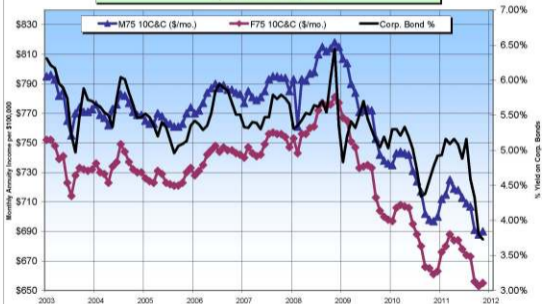
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Chart 9. Monthly Annuity Income per \$100,000 premium, Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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.	\$ 1,679	\$ 1,677	Male Age 60	\$ 499	\$ 541	Male Age 60	\$ 490	\$ 530
10-Year Pd. Cert.	\$ 896	\$ 934	Fem. Age 60	\$ 468	\$ 508	Fem. Age 60	\$ 463	\$ 502
15-Year Pd. Cert.	\$ 654	\$ 688	Male Age 65	\$ 560	\$ 603	Male Age 65	\$ 542	\$ 577
20-Year Pd. Cert.	\$ 539	\$ 577	Fem. Age 65	\$ 520	\$ 556	Fem. Age 65	\$ 510	\$ 543
25-Year Pd. Cert.	\$ 475	\$ 512	Male Age 70	\$ 645	\$ 691	Male Age 70	\$ 606	\$ 638
30-Year Pd. Cert.	\$ 430	\$ 435	Fem. Age 70	\$ 591	\$ 628	Fem. Age 70	\$ 569	\$ 599
			Male Age 75	\$ 762	\$ 815	Male Age 75	\$ 680	\$ 709
			Fem. Age 75	\$ 696	\$ 740	Fem. Age 75	\$ 645	\$ 674

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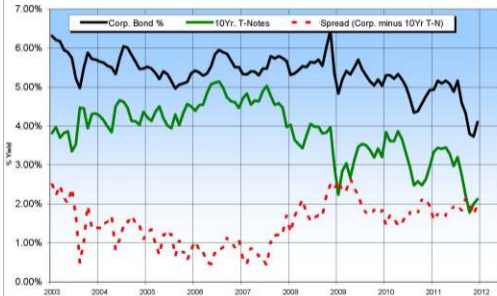


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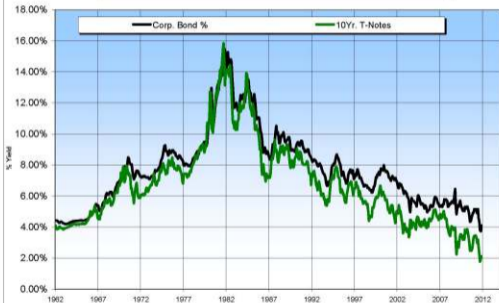


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