# **Comparative Annuity Reports**

Your guide to comparing data about Single Premium Immediate Annuity programs

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Phone 866-866-1999

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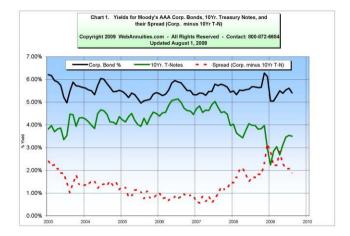
### SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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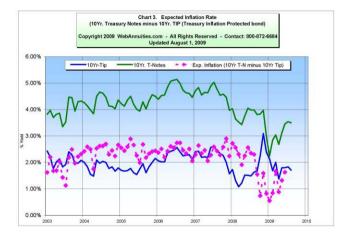
Period (Term) <u>Certain Only</u>	Average	<u>Highest</u>	Single Life <u>Only</u>	Average	<u>Highest</u>	Single Life with <u>10-Years Certain</u>	Average	<u>Highest</u>
5-Year Pd. Cert.	\$ 1,736	\$ 1,834	Male Age 60	\$ 598	\$ 633	Male Age 60	\$ 585	\$ 619
10-Year Pd. Cert	\$ 978	\$ 1,028	Fem. Age 60	\$ 562	\$ 592	Fem. Age 60	\$ 554	\$ 584
15-Year Pd. Cert.	\$ 735	\$ 774	Male Age 65	\$ 664	\$ 706	Male Age 65	\$ 638	\$ 678
20-Year Pd. Cert.	\$ 623	\$ 661	Fem. Age 65	\$ 617	\$ 651	Fem. Age 65	\$ 601	\$ 636
25-Year Pd. Cert.	\$ 556	\$ 581	Male Age 70	\$ 753	\$ 792	Male Age 70	\$ 700	\$ 734
30-Year Pd. Cert.	\$ 513	\$ 522	Fem. Age 70	\$ 687	\$ 719	Fem. Age 70	\$ 659	\$ 688
			Male Age 75	\$ 878	\$ 931	Male Age 75	\$ 772	\$ 805
			Fem. Age 75	\$ 793	\$ 827	Fem. Age 75	\$ 733	\$ 764

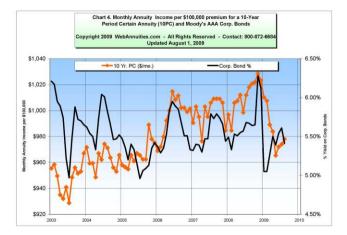
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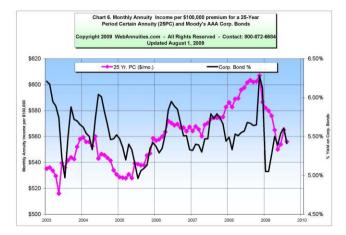
Comparative Annuity Report Data on SPIA annuities are quoted monthly in Kiplinger's Retirement Report.

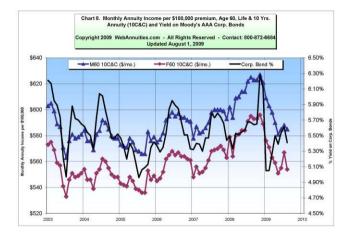


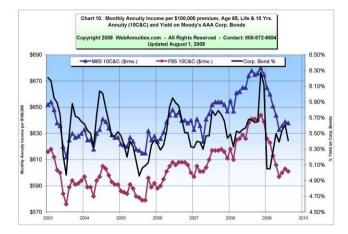


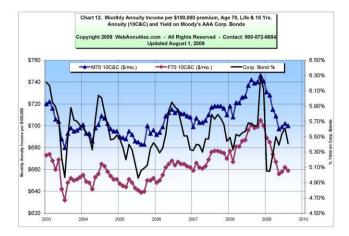


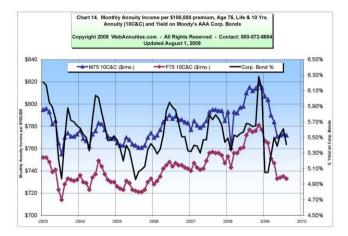












### SPIA (Single Premium Immediate Annuity) 5-Year and 10-Year Period Certain Only COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

	SPIA 5-Year Period Certain on Monthly per \$100,000 premiun Sorted Alphabetically			SPIA 5-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout		Company/Program	Payou			
1	Allianz Life Ins Co of N.A.	\$1,691	1	Midland National	\$1,834			
2	American National Ins Co	\$1,735	2	North American	\$1,808			
3	Genworth Financial	\$1,721	3	Presidential Life Ins Co	\$1,776			
4	Integrity Life Insurance	\$1,701	4	American National Ins Co	\$1,73			
5	Lincoln Benefit Life Company	\$1,698	5	Penn Mutual	\$1,730			
6	MetLife Investors	\$1,708	6	Genworth Financial	\$1,72 <sup>-</sup>			
7	Midland National	\$1,834	7	MetLife Investors	\$1,708			
8	North American	\$1,808	8	Integrity Life Insurance	\$1,70 <sup>-</sup>			
9	Penn Mutual	\$1,730	9	Lincoln Benefit Life Company	\$1,698			
10	Presidential Life Ins Co	\$1,776	10	United of Omaha	\$1,694			
11	United of Omaha	\$1,694	11	Allianz Life Ins Co of N.A.	\$1,69			
	Average	\$1,736		Average	\$1,73			

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	SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically	1	SPIA 10-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout		Company/Program	Payout		
1	Allianz Life Ins Co of N.A.	\$952	1	North American	\$1,028		
2	American National Ins Co	\$966	2	Midland National	\$1,020		
3	Genworth Financial	\$972	3	Presidential Life Ins Co	\$1,017		
4	Integrity Life Insurance	\$953	4	Penn Mutual	\$973		
5	Lincoln Benefit Life Company	\$952	5	Genworth Financial	\$972		
6	MetLife Investors	\$958	6	American National Ins Co	\$966		
7	Midland National	\$1,020	7	United of Omaha	\$964		
8	North American	\$1,028	8	MetLife Investors	\$958		
9	Penn Mutual	\$973	9	Integrity Life Insurance	\$953		
10	Presidential Life Ins Co	\$1,017	10	Allianz Life Ins Co of N.A.	\$952		
11	United of Omaha	\$964	11	Lincoln Benefit Life Company	\$952		
	Average	\$978		Average	\$978		

### SPIA (Single Premium Immediate Annuity) 15-Year and 20-Year Period Certain Only COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA 15-Year Period Certain or Monthly per \$100,000 premiun Sorted Alphabetically		SPIA 15-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout					
	Company/Program	Payout		Company/Program	Payou			
1	Allianz Life Ins Co of N.A.	\$718	1	North American	\$774			
2	American National Ins Co	\$728	2	Midland National	\$768			
3	Genworth Financial	\$734	3	Presidential Life Ins Co	\$746			
4	Integrity Life Insurance	\$720	4	Genworth Financial	\$734			
5	Lincoln Benefit Life Company	\$710	5	MetLife Investors	\$733			
6	MetLife Investors	\$733	6	United of Omaha	\$730			
7	Midland National	\$768	7	American National Ins Co	\$728			
8	North American	\$774	8	Penn Mutual	\$727			
9	Penn Mutual	\$727	9	Integrity Life Insurance	\$720			
10	Presidential Life Ins Co	\$746	10	Allianz Life Ins Co of N.A.	\$718			
11	United of Omaha	\$730	11	Lincoln Benefit Life Company	\$710			
	Average	\$735		Average	\$735			

	SPIA 20-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically	1		SPIA 20-Year Period Certain on Monthly per \$100,000 premium Sorted by Payout	-
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$610	1	North American	\$661
2	American National Ins Co	\$624	2	Midland National	\$656
3	Genworth Financial	\$622	3	Presidential Life Ins Co	\$626
4	Integrity Life Insurance	\$609	4	American National Ins Co	\$624
5	Lincoln Benefit Life Company	\$605	5	Genworth Financial	\$622
6	MetLife Investors	\$621	6	MetLife Investors	\$621
7	Midland National	\$656	7	United of Omaha	\$615
8	North American	\$661	8	Allianz Life Ins Co of N.A.	\$610
9	Penn Mutual	\$604	9	Integrity Life Insurance	\$609
10	Presidential Life Ins Co	\$626	10	Lincoln Benefit Life Company	\$605
11	United of Omaha	\$615	11	Penn Mutual	\$604
	Average	\$623		Average	\$623

### SPIA (Single Premium Immediate Annuity) 25-Year and 30-Year Period Certain Only COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

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	SPIA 25-Year Period Certain or Monthly per \$100,000 premiun Sorted Alphabetically		SPIA 25-Year Period Certain only Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout		Company/Program	Payou		
1	Allianz Life Ins Co of N.A.	\$553	1	Midland National	N/A		
2	American National Ins Co	\$564	2	North American	N/A		
3	Genworth Financial	\$560	3	United of Omaha	N/A		
4	Integrity Life Insurance	\$549	4	Presidential Life Ins Co	\$581		
5	Lincoln Benefit Life Company	\$547	5	American National Ins Co	\$564		
6	MetLife Investors	\$556	6	Genworth Financial	\$560		
7	Midland National	N/A	7	MetLife Investors	\$556		
8	North American	N/A	8	Allianz Life Ins Co of N.A.	\$553		
9	Penn Mutual	\$537	9	Integrity Life Insurance	\$549		
10	Presidential Life Ins Co	\$581	10	Lincoln Benefit Life Company	\$547		
11	United of Omaha	N/A	11	Penn Mutual	\$537		
	Average	\$556		Average	\$556		

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	SPIA 30-Year Period Certain only Monthly per \$100,000 premium Sorted Alphabetically	/		SPIA 30-Year Period Certain on Monthly per \$100,000 premium Sorted by Payout	-
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$516	1	Midland National	N/A
2	American National Ins Co	\$522	2	North American	N/A
3	Genworth Financial	\$520	3	United of Omaha	N/A
4	Integrity Life Insurance	\$516	4	Penn Mutual	\$594
5	Lincoln Benefit Life Company	\$507	5	American National Ins Co	\$522
6	MetLife Investors	\$516	6	Genworth Financial	\$520
7	Midland National	N/A	7	Allianz Life Ins Co of N.A.	\$516
8	North American	N/A	8	Integrity Life Insurance	\$516
9	Penn Mutual	\$594	9	MetLife Investors	\$516
10	Presidential Life Ins Co	\$513	10	Presidential Life Ins Co	\$513
11	United of Omaha	N/A	11	Lincoln Benefit Life Company	\$507
	Average	\$526		Average	\$526

## SPIA (Single Premium Immediate Annuity) Age 60 - Male - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically		SPIA Age 60 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout					
	Company/Program	Payout		Company/Program	Payout			
1	Allianz Life Ins Co of N.A.	\$585	1	North American	\$633			
2	American National Ins Co	\$599	2	Midland National	\$627			
3	Genworth Financial	\$592	3	Presidential Life Ins Co	\$609			
4	Integrity Life Insurance	\$586	4	MetLife Investors	\$607			
5	Lincoln Benefit Life Company	\$591	5	American National Ins Co	\$599			
6	MetLife Investors	\$607	6	Genworth Financial	\$592			
7	Midland National	\$627	7	Lincoln Benefit Life Company	\$591			
8	North American	\$633	8	Integrity Life Insurance	\$586			
9	Penn Mutual	\$574	9	Allianz Life Ins Co of N.A.	\$585			
10	Presidential Life Ins Co	\$609	10	United of Omaha	\$578			
11	United of Omaha	\$578	11	Penn Mutual	\$574			
	Average	\$598		Average	\$598			

	SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout		Company/Program	Payout			
1	Allianz Life Ins Co of N.A.	\$572	1	North American	\$619			
2	American National Ins Co	\$586	2	Midland National	\$613			
3	Genworth Financial	\$581	3	Presidential Life Ins Co	\$594			
4	Integrity Life Insurance	\$574	4	MetLife Investors	\$592			
5	Lincoln Benefit Life Company	\$573	5	American National Ins Co	\$586			
6	MetLife Investors	\$592	6	Genworth Financial	\$581			
7	Midland National	\$613	7	Integrity Life Insurance	\$574			
8	North American	\$619	8	Lincoln Benefit Life Company	\$573			
9	Penn Mutual	\$565	9	Allianz Life Ins Co of N.A.	\$572			
10	Presidential Life Ins Co	\$594	10	United of Omaha	\$571			
11	United of Omaha	\$571	11	Penn Mutual	\$565			
	Average	\$585		Average	\$585			

## SPIA (Single Premium Immediate Annuity) Age 60 - Female - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 60 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with No Beneficiar Monthly per \$100,000 premiun Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$550	 1	North American	\$592
2	American National Ins Co	\$564	 2	Midland National	\$585
3	Genworth Financial	\$561	 3	MetLife Investors	\$568
4	Integrity Life Insurance	\$555	 4	Presidential Life Ins Co	\$566
5	Lincoln Benefit Life Company	\$554	 5	American National Ins Co	\$564
6	MetLife Investors	\$568	 6	Genworth Financial	\$561
7	Midland National	\$585	 7	Integrity Life Insurance	\$555
8	North American	\$592	8	Lincoln Benefit Life Company	\$554
9	Penn Mutual	\$539	 9	Allianz Life Ins Co of N.A.	\$550
10	Presidential Life Ins Co	\$566	10	United of Omaha	\$545
11	United of Omaha	\$545	11	Penn Mutual	\$539
	Average	\$562		Average	\$562

	SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 60 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout			Company/Program	Payout		
1	Allianz Life Ins Co of N.A.	\$544		1	North American	\$584		
2	American National Ins Co	\$557		2	Midland National	\$578		
3	Genworth Financial	\$555		3	MetLife Investors	\$560		
4	Integrity Life Insurance	\$548		4	Presidential Life Ins Co	\$558		
5	Lincoln Benefit Life Company	\$542		5	American National Ins Co	\$557		
6	MetLife Investors	\$560		6	Genworth Financial	\$555		
7	Midland National	\$578		7	Integrity Life Insurance	\$548		
8	North American	\$584		8	Allianz Life Ins Co of N.A.	\$544		
9	Penn Mutual	\$532		9	Lincoln Benefit Life Company	\$542		
10	Presidential Life Ins Co	\$558		10	United of Omaha	\$541		
11	United of Omaha	\$541		11	Penn Mutual	\$532		
	Average	\$554			Average	\$554		

## SPIA (Single Premium Immediate Annuity) Age 65 - Male - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 65 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout					
	Company/Program	Payout			Company/Program	Payout				
1	Allianz Life Ins Co of N.A.	\$646		1	North American	\$706				
2	American National Ins Co	\$665		2	Midland National	\$700				
3	Genworth Financial	\$654		3	Presidential Life Ins Co	\$681				
4	Integrity Life Insurance	\$644		4	MetLife Investors	\$672				
5	Lincoln Benefit Life Company	\$655		5	American National Ins Co	\$665				
6	MetLife Investors	\$672		6	Lincoln Benefit Life Company	\$655				
7	Midland National	\$700		7	Genworth Financial	\$654				
8	North American	\$706		8	Allianz Life Ins Co of N.A.	\$646				
9	Penn Mutual	\$639		9	Integrity Life Insurance	\$644				
10	Presidential Life Ins Co	\$681		10	Penn Mutual	\$639				
11	United of Omaha	\$638		11	United of Omaha	\$638				
	Average	\$664			Average	\$664				

	SPIA Age 65 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - MALE Single Life with 10 Years Certair Monthly per \$100,000 premium Sorted by Payout	1
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$619	1	North American	\$678
2	American National Ins Co	\$637	2	Midland National	\$672
3	Genworth Financial	\$632	3	Presidential Life Ins Co	\$651
4	Integrity Life Insurance	\$620	4	MetLife Investors	\$644
5	Lincoln Benefit Life Company	\$624	5	American National Ins Co	\$637
6	MetLife Investors	\$644	6	Genworth Financial	\$632
7	Midland National	\$672	7	United of Omaha	\$627
8	North American	\$678	8	Lincoln Benefit Life Company	\$624
9	Penn Mutual	\$618	9	Integrity Life Insurance	\$620
10	Presidential Life Ins Co	\$651	10	Allianz Life Ins Co of N.A.	\$619
11	United of Omaha	\$627	11	Penn Mutual	\$618
	Average	\$638		Average	\$638

## SPIA (Single Premium Immediate Annuity) Age 65 - Female - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 65 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 65 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$599	 1	North American	\$651
2	American National Ins Co	\$615	2	Midland National	\$645
3	Genworth Financial	\$611	3	Presidential Life Ins Co	\$624
4	Integrity Life Insurance	\$603	4	MetLife Investors	\$620
5	Lincoln Benefit Life Company	\$606	5	American National Ins Co	\$615
6	MetLife Investors	\$620	6	Genworth Financial	\$611
7	Midland National	\$645	 7	Lincoln Benefit Life Company	\$606
8	North American	\$651	8	Integrity Life Insurance	\$603
9	Penn Mutual	\$591	9	Allianz Life Ins Co of N.A.	\$599
10	Presidential Life Ins Co	\$624	10	United of Omaha	\$599
11	United of Omaha	\$599	11	Penn Mutual	\$591
	Average	\$615		Average	\$615

SPIA Age 65 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 65 - FEMALE Single Life with 10 Years Certai Monthly per \$100,000 premium Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$585	1	North American	\$636
2	American National Ins Co	\$602	2	Midland National	\$630
3	Genworth Financial	\$598	3	Presidential Life Ins Co	\$608
4	Integrity Life Insurance	\$590	4	MetLife Investors	\$605
5	Lincoln Benefit Life Company	\$586	5	American National Ins Co	\$602
6	MetLife Investors	\$605	6	Genworth Financial	\$598
7	Midland National	\$630	7	United of Omaha	\$594
8	North American	\$636	8	Integrity Life Insurance	\$590
9	Penn Mutual	\$578	9	Lincoln Benefit Life Company	\$586
10	Presidential Life Ins Co	\$608	10	Allianz Life Ins Co of N.A.	\$585
11	United of Omaha	\$594	11	Penn Mutual	\$578
	Average	\$601		Average	\$601

## SPIA (Single Premium Immediate Annuity) Age 70 - Male - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 70 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - MALE Single Life with No Beneficiar Monthly per \$100,000 premiun Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$736	1	North American	\$792
2	American National Ins Co	\$755	2	Midland National	\$784
3	Genworth Financial	\$742	3	Presidential Life Ins Co	\$783
4	Integrity Life Insurance	\$726	4	MetLife Investors	\$766
5	Lincoln Benefit Life Company	\$736	5	American National Ins Co	\$755
6	MetLife Investors	\$766	6	Genworth Financial	\$742
7	Midland National	\$784	7	Allianz Life Ins Co of N.A.	\$736
8	North American	\$792	8	Lincoln Benefit Life Company	\$736
9	Penn Mutual	\$732	9	Penn Mutual	\$732
10	Presidential Life Ins Co	\$783	10	United of Omaha	\$727
11	United of Omaha	\$727	11	Integrity Life Insurance	\$726
	Average	\$753		Average	\$753

SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 70 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout				
	Company/Program	Payout		Company/Program	Payout			
1	Allianz Life Ins Co of N.A.	\$678	1	North American	\$734			
2	American National Ins Co	\$699	2	Midland National	\$727			
3	Genworth Financial	\$698	3	Presidential Life Ins Co	\$722			
4	Integrity Life Insurance	\$678	4	MetLife Investors	\$706			
5	Lincoln Benefit Life Company	\$682	5	American National Ins Co	\$699			
6	MetLife Investors	\$706	6	Genworth Financial	\$698			
7	Midland National	\$727	7	United of Omaha	\$693			
8	North American	\$734	8	Penn Mutual	\$683			
9	Penn Mutual	\$683	9	Lincoln Benefit Life Company	\$682			
10	Presidential Life Ins Co	\$722	10	Allianz Life Ins Co of N.A.	\$678			
11	United of Omaha	\$693	11	Integrity Life Insurance	\$678			
	Average	\$700		Average	\$700			

## SPIA (Single Premium Immediate Annuity) Age 70 - Female - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 70 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 70 - FEMALE Single Life with No Beneficiar Monthly per \$100,000 premiun Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$671	 1	North American	\$719
2	American National Ins Co	\$688	 2	Midland National	\$711
3	Genworth Financial	\$683	 3	Presidential Life Ins Co	\$705
4	Integrity Life Insurance	\$672	 4	MetLife Investors	\$695
5	Lincoln Benefit Life Company	\$672	 5	American National Ins Co	\$688
6	MetLife Investors	\$695	 6	Genworth Financial	\$683
7	Midland National	\$711	 7	United of Omaha	\$674
8	North American	\$719	8	Integrity Life Insurance	\$672
9	Penn Mutual	\$668	 9	Lincoln Benefit Life Company	\$672
10	Presidential Life Ins Co	\$705	10	Allianz Life Ins Co of N.A.	\$671
11	United of Omaha	\$674	11	Penn Mutual	\$668
	Average	\$687		Average	\$687

	SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 70 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted by Payout	1
	Company/Program	Payout			Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$641		1	North American	\$688
2	American National Ins Co	\$659		2	Midland National	\$681
3	Genworth Financial	\$657		3	Presidential Life Ins Co	\$673
4	Integrity Life Insurance	\$645		4	MetLife Investors	\$664
5	Lincoln Benefit Life Company	\$639		5	American National Ins Co	\$659
6	MetLife Investors	\$664		6	Genworth Financial	\$657
7	Midland National	\$681		7	United of Omaha	\$656
8	North American	\$688		8	Integrity Life Insurance	\$645
9	Penn Mutual	\$641		9	Allianz Life Ins Co of N.A.	\$641
10	Presidential Life Ins Co	\$673	1	10	Penn Mutual	\$641
11	United of Omaha	\$656		11	Lincoln Benefit Life Company	\$639
	Average	\$659			Average	\$659

## SPIA (Single Premium Immediate Annuity) Age 75 - Male - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 75 - MALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - MALE Single Life with No Beneficiar Monthly per \$100,000 premiun Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$859	1	Presidential Life Ins Co	\$931
2	American National Ins Co	\$882	2	North American	\$922
3	Genworth Financial	\$872	3	Midland National	\$913
4	Integrity Life Insurance	\$835	4	MetLife Investors	\$896
5	Lincoln Benefit Life Company	\$842	5	American National Ins Co	\$882
6	MetLife Investors	\$896	6	Genworth Financial	\$872
7	Midland National	\$913	7	Allianz Life Ins Co of N.A.	\$859
8	North American	\$922	8	Penn Mutual	\$858
9	Penn Mutual	\$858	9	United of Omaha	\$844
10	Presidential Life Ins Co	\$931	10	Lincoln Benefit Life Company	\$842
11	United of Omaha	\$844	11	Integrity Life Insurance	\$835
	Average	\$878		Average	\$878

SPIA Age 75 - MALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 75 - MALE Single Life with 10 Years Certai Monthly per \$100,000 premium Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$744	1	North American	\$805
2	American National Ins Co	\$772	2	Presidential Life Ins Co	\$803
3	Genworth Financial	\$774	3	Midland National	\$797
4	Integrity Life Insurance	\$744	4	MetLife Investors	\$776
5	Lincoln Benefit Life Company	\$751	5	Genworth Financial	\$774
6	MetLife Investors	\$776	6	American National Ins Co	\$772
7	Midland National	\$797	7	United of Omaha	\$765
8	North American	\$805	8	Penn Mutual	\$759
9	Penn Mutual	\$759	9	Lincoln Benefit Life Company	\$751
10	Presidential Life Ins Co	\$803	10	Allianz Life Ins Co of N.A.	\$744
11	United of Omaha	\$765	11	Integrity Life Insurance	\$744
	Average	\$772		Average	\$772

## SPIA (Single Premium Immediate Annuity) Age 75 - Female - Life Only & Life with 10-Year Certain COMPARATIVE ANNUITY REPORT August 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

	SPIA Age 75 - FEMALE Single Life with No Beneficiary Monthly per \$100,000 premium Sorted Alphabetically				SPIA Age 75 - FEMALE Single Life with No Beneficiar Monthly per \$100,000 premiun Sorted by Payout	•
	Company/Program	Payout			Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$780	.	1	Presidential Life Ins Co	\$827
2	American National Ins Co	\$800	.	2	Midland National	\$824
3	Genworth Financial	\$791	.	3	MetLife Investors	\$810
4	Integrity Life Insurance	\$770	.	4	North American	\$805
5	Lincoln Benefit Life Company	\$760		5	American National Ins Co	\$800
6	MetLife Investors	\$810	.	6	Genworth Financial	\$791
7	Midland National	\$824		7	Allianz Life Ins Co of N.A.	\$780
8	North American	\$805	.	8	Penn Mutual	\$780
9	Penn Mutual	\$780	.	9	United of Omaha	\$780
10	Presidential Life Ins Co	\$827		10	Integrity Life Insurance	\$770
11	United of Omaha	\$780		11	Lincoln Benefit Life Company	\$760
	Average	\$793			Average	\$793

	SPIA Age 75 - FEMALE Single Life with 10 Years Certain Monthly per \$100,000 premium Sorted Alphabetically			SPIA Age 75 - FEMALE Single Life with 10 Years Certair Monthly per \$100,000 premium Sorted by Payout	
	Company/Program	Payout		Company/Program	Payout
1	Allianz Life Ins Co of N.A.	\$710	1	North American	\$764
2	American National Ins Co	\$733	2	Midland National	\$756
3	Genworth Financial	\$732	3	Presidential Life Ins Co	\$754
4	Integrity Life Insurance	\$715	4	MetLife Investors	\$739
5	Lincoln Benefit Life Company	\$705	5	American National Ins Co	\$733
6	MetLife Investors	\$739	6	Genworth Financial	\$732
7	Midland National	\$756	7	United of Omaha	\$731
8	North American	\$764	8	Penn Mutual	\$720
9	Penn Mutual	\$720	9	Integrity Life Insurance	\$715
10	Presidential Life Ins Co	\$754	10	Allianz Life Ins Co of N.A.	\$710
11	United of Omaha	\$731	11	Lincoln Benefit Life Company	\$705
	Average	\$733		Average	\$733