

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

SUMMARY OF IMMEDIATE ANNUITY PAYOUTS © Comparative Annuity Reports, All Rights Reserved

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	\$ 1,726	Male Age 60	\$ 493	\$ 524	Male Age 60	\$ 460	\$ 510
10-Year Pd. Cert.	\$ 891	\$ 926	Fem. Age 60	\$ 463	\$ 503	Fem. Age 60	\$ 458	\$ 498
15-Year Pd. Cert.	\$ 651	\$ 674	Male Age 65	\$ 552	\$ 581	Male Age 65	\$ 536	\$ 558
20-Year Pd. Cert.	\$ 536	\$ 556	Fem. Age 65	\$ 513	\$ 549	Fem. Age 65	\$ 503	\$ 535
25-Year Pd. Cert.	\$ 468	\$ 499	Male Age 70	\$ 631	\$ 670	Male Age 70	\$ 599	\$ 621
30-Year Pd. Cert.	\$ 423	\$ 448	Fem. Age 70	\$ 583	\$ 616	Fem. Age 70	\$ 562	\$ 590
			Male Age 75	\$ 750	\$ 788	Male Age 75	\$ 673	\$ 699
			Fem. Age 75	\$ 686	\$ 725	Fem. Age 75	\$ 637	\$ 665

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.

Comparative Annuity Reports - July 2013

Gender & Age	2012												2013		
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	MoM	YoY
M60*	\$478	\$470	\$469	\$467	\$466	\$464	\$461	\$465	\$470	\$471	\$464	\$469	\$460	-1.94%	-3.84%
F60*	\$452	\$443	\$443	\$442	\$441	\$439	\$436	\$440	\$445	\$447	\$439	\$443	\$458	3.33%	1.32%
M65*	\$530	\$523	\$521	\$519	\$518	\$516	\$513	\$517	\$522	\$522	\$515	\$520	\$536	3.03%	1.13%
F65*	\$498	\$490	\$490	\$488	\$487	\$486	\$482	\$487	\$491	\$493	\$484	\$488	\$503	3.03%	1.00%
M70*	\$594	\$587	\$586	\$583	\$582	\$581	\$577	\$581	\$585	\$585	\$579	\$584	\$599	2.54%	0.84%
F70*	\$556	\$550	\$550	\$548	\$547	\$546	\$542	\$546	\$550	\$552	\$544	\$547	\$562	2.71%	1.07%
M75*	\$667	\$661	\$660	\$658	\$658	\$656	\$653	\$656	\$660	\$659	\$653	\$658	\$673	2.25%	0.90%
F75*	\$632	\$626	\$625	\$624	\$624	\$623	\$619	\$622	\$625	\$627	\$619	\$622	\$637	2.38%	0.79%
10PC**	\$887	\$883	\$883	\$880	\$879	\$878	\$876	\$877	\$878	\$879	\$875	\$878	\$891	1.47%	0.45%
25PC**	\$457	\$450	\$451	\$448	\$447	\$443	\$444	\$448	\$453	\$454	\$446	\$452	\$468	3.48%	2.38%
AVG	\$575	\$568	\$568	\$566	\$565	\$563	\$560	\$564	\$568	\$569	\$562	\$566	\$579	2.23%	0.60%

Legend: MoM=month over month change, YoY=year over year change
 * Monthly income per \$100,000 for life with 10 years certain immediate annuity. M60=male age 60, F60=female age 60, etc.
 **Monthly income per \$100,000 for X year period certain only annuity, 10PC=10 years, 25PC=25 years
 Source: www.immediateannuities.com/comparativeannuityreports/

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

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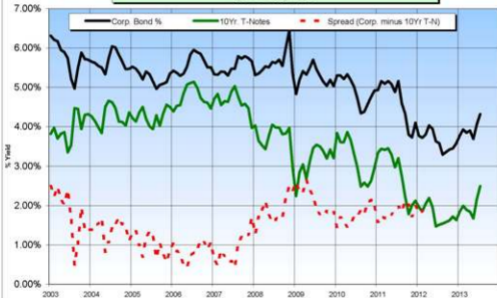


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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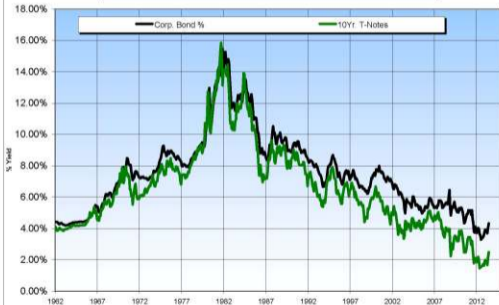


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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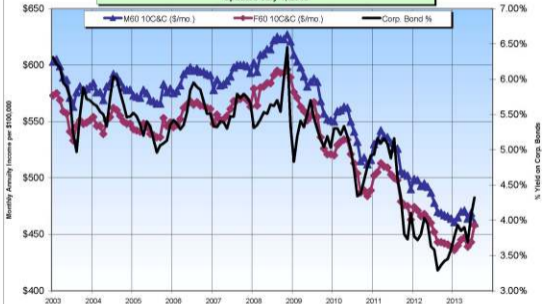


Chart 7. Monthly Annuity Income per \$100,000 premium, Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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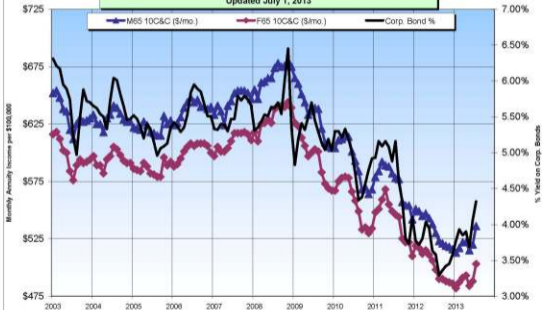


Chart B. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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