

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

August 2013

1-800-872-6684

[www.immediateannuities.com/comparativeannuityreports/](http://www.immediateannuities.com/comparativeannuityreports/)

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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.	\$ 1,689	\$ 1,726	Male Age 60	\$ 500	\$ 526	Male Age 60	\$ 491	\$ 520
10-Year Pd. Cert.	\$ 894	\$ 926	Fem. Age 60	\$ 470	\$ 506	Fem. Age 60	\$ 465	\$ 501
15-Year Pd. Cert.	\$ 655	\$ 674	Male Age 65	\$ 560	\$ 589	Male Age 65	\$ 543	\$ 568
20-Year Pd. Cert.	\$ 541	\$ 575	Fem. Age 65	\$ 520	\$ 551	Fem. Age 65	\$ 510	\$ 537
25-Year Pd. Cert.	\$ 475	\$ 530	Male Age 70	\$ 638	\$ 679	Male Age 70	\$ 606	\$ 634
30-Year Pd. Cert.	\$ 430	\$ 486	Fem. Age 70	\$ 590	\$ 618	Fem. Age 70	\$ 569	\$ 594
			Male Age 75	\$ 758	\$ 804	Male Age 75	\$ 680	\$ 711
			Fem. Age 75	\$ 693	\$ 730	Fem. Age 75	\$ 644	\$ 674

**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.**

### Comparative Annuity Reports - August 2013

Gender & Age	2012												2013		
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	MoM	YoY
M60*	\$470	\$469	\$467	\$466	\$464	\$461	\$465	\$470	\$471	\$464	\$469	\$460	\$491	6.52%	4.37%
F60*	\$443	\$443	\$442	\$441	\$439	\$436	\$440	\$445	\$447	\$439	\$443	\$458	\$465	1.52%	4.85%
M65*	\$523	\$521	\$519	\$518	\$516	\$513	\$517	\$522	\$522	\$515	\$520	\$536	\$543	1.30%	3.75%
F65*	\$490	\$490	\$488	\$487	\$486	\$482	\$487	\$491	\$493	\$484	\$488	\$503	\$510	1.38%	4.00%
M70*	\$587	\$586	\$583	\$582	\$581	\$577	\$581	\$585	\$585	\$579	\$584	\$599	\$606	1.16%	3.19%
F70*	\$550	\$550	\$548	\$547	\$546	\$542	\$546	\$550	\$552	\$544	\$547	\$562	\$569	1.24%	3.40%
M75*	\$661	\$660	\$658	\$658	\$656	\$653	\$656	\$660	\$659	\$653	\$658	\$673	\$680	1.03%	2.83%
F75*	\$626	\$625	\$624	\$624	\$623	\$619	\$622	\$625	\$627	\$619	\$622	\$637	\$644	1.09%	2.83%
10PC**	\$883	\$883	\$880	\$879	\$878	\$876	\$877	\$878	\$879	\$875	\$878	\$891	\$894	0.34%	1.24%
25PC**	\$450	\$451	\$448	\$447	\$443	\$444	\$448	\$453	\$454	\$446	\$452	\$468	\$475	1.48%	5.41%
<b>AVG</b>	<b>\$568</b>	<b>\$568</b>	<b>\$566</b>	<b>\$565</b>	<b>\$563</b>	<b>\$560</b>	<b>\$564</b>	<b>\$568</b>	<b>\$569</b>	<b>\$562</b>	<b>\$566</b>	<b>\$579</b>	<b>\$588</b>	<b>1.71%</b>	<b>3.59%</b>

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/](http://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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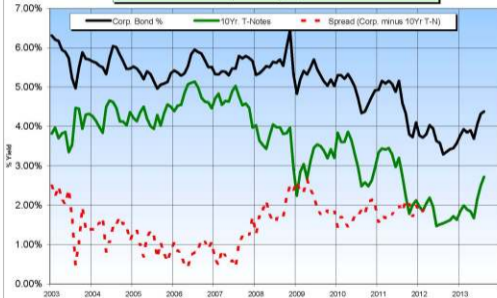


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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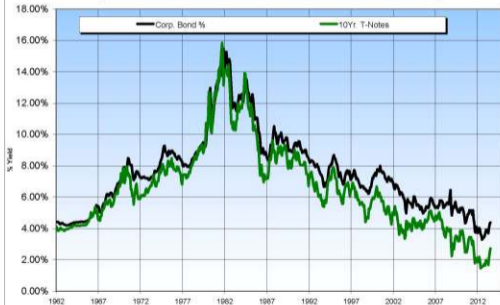


Chart 3. Expected Inflation Rate  
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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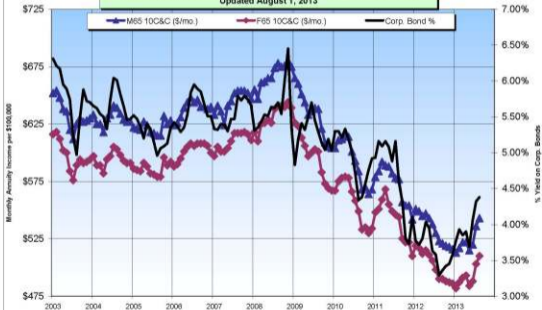


Chart B. Monthly Annuity Income per \$100,000 premium, Age 70, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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