

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

September 2013

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 34 Issue 09

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	\$ 507	\$ 539	Male Age 60	\$ 498	\$ 529
10-Year Pd. Cert.	\$ 902	\$ 926	Fem. Age 60	\$ 477	\$ 517	Fem. Age 60	\$ 472	\$ 510
15-Year Pd. Cert.	\$ 664	\$ 693	Male Age 65	\$ 566	\$ 595	Male Age 65	\$ 549	\$ 575
20-Year Pd. Cert.	\$ 550	\$ 587	Fem. Age 65	\$ 527	\$ 566	Fem. Age 65	\$ 518	\$ 552
25-Year Pd. Cert.	\$ 484	\$ 537	Male Age 70	\$ 647	\$ 684	Male Age 70	\$ 612	\$ 639
30-Year Pd. Cert.	\$ 439	\$ 493	Fem. Age 70	\$ 598	\$ 632	Fem. Age 70	\$ 576	\$ 607
			Male Age 75	\$ 766	\$ 808	Male Age 75	\$ 687	\$ 718
			Fem. Age 75	\$ 703	\$ 734	Fem. Age 75	\$ 652	\$ 679

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 - September 2013

Gender & Age	2012												2013		
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	MoM	YoY
M60*	\$469	\$467	\$466	\$464	\$461	\$465	\$470	\$471	\$464	\$469	\$460	\$491	\$498	1.42%	6.00%
F60*	\$443	\$442	\$441	\$439	\$436	\$440	\$445	\$447	\$439	\$443	\$458	\$465	\$472	1.49%	6.34%
M65*	\$521	\$519	\$518	\$516	\$513	\$517	\$522	\$522	\$515	\$520	\$536	\$543	\$549	1.10%	5.23%
F65*	\$490	\$488	\$487	\$486	\$482	\$487	\$491	\$493	\$484	\$488	\$503	\$510	\$518	1.56%	5.56%
M70*	\$586	\$583	\$582	\$581	\$577	\$581	\$585	\$585	\$579	\$584	\$599	\$606	\$612	0.99%	4.34%
F70*	\$550	\$548	\$547	\$546	\$542	\$546	\$550	\$552	\$544	\$547	\$562	\$569	\$576	1.22%	4.62%
M75*	\$660	\$658	\$658	\$656	\$653	\$656	\$660	\$659	\$653	\$658	\$673	\$680	\$687	1.02%	4.01%
F75*	\$625	\$624	\$624	\$623	\$619	\$622	\$625	\$627	\$619	\$622	\$637	\$644	\$652	1.23%	4.23%
10PC**	\$883	\$880	\$879	\$878	\$876	\$877	\$878	\$879	\$875	\$878	\$891	\$894	\$902	0.89%	2.13%
25PC**	\$451	\$448	\$447	\$443	\$444	\$448	\$453	\$454	\$446	\$452	\$468	\$475	\$484	1.88%	7.06%
AVG	\$568	\$566	\$565	\$563	\$560	\$564	\$568	\$569	\$562	\$566	\$579	\$588	\$595	1.28%	4.95%

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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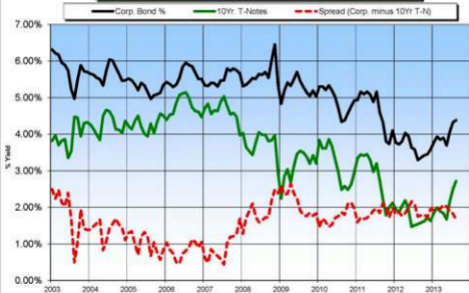


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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— Corp. Bond % — 10Yr. T-Notes

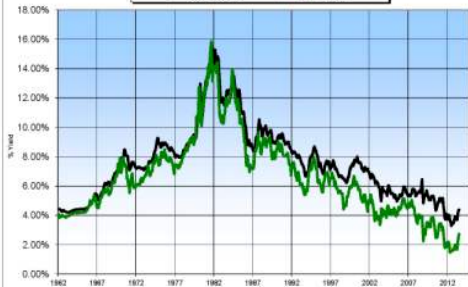


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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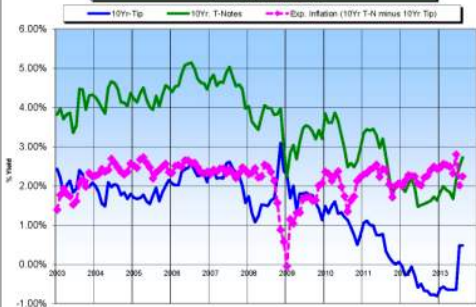


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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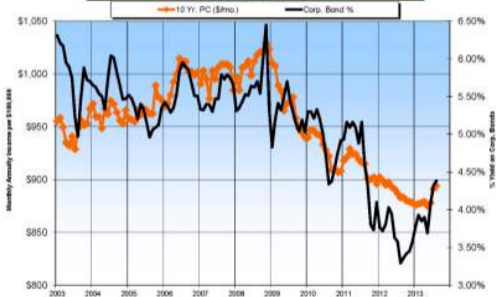


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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

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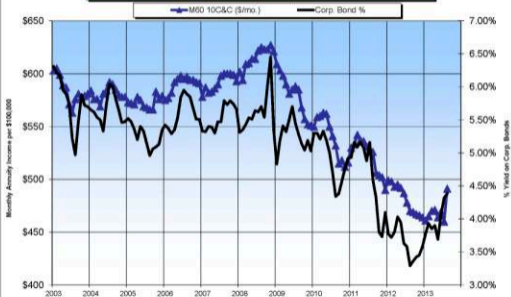


Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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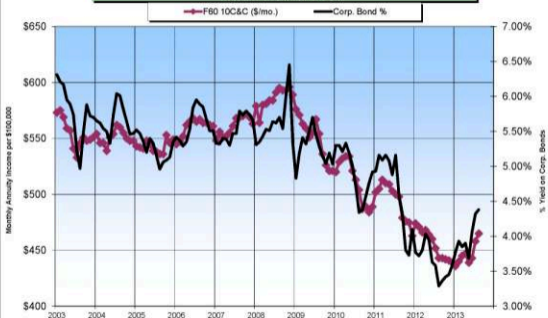


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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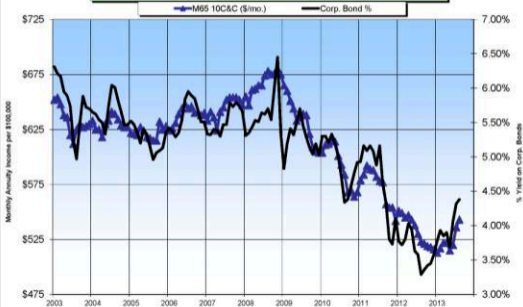


Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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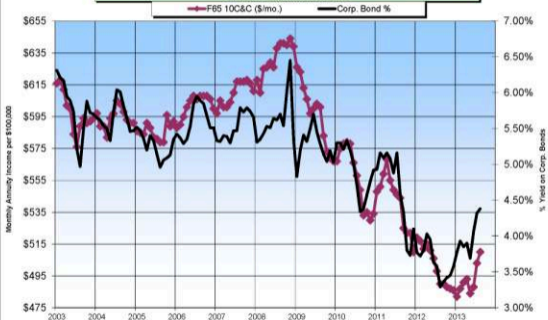


Chart 8. Monthly Annuity Income per \$100,000 premium, Male Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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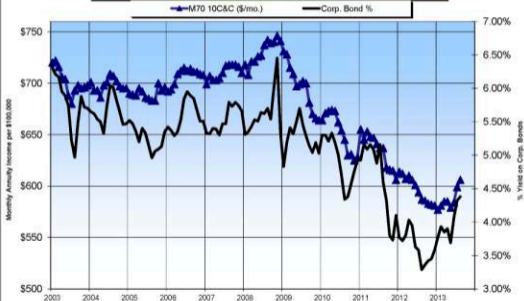


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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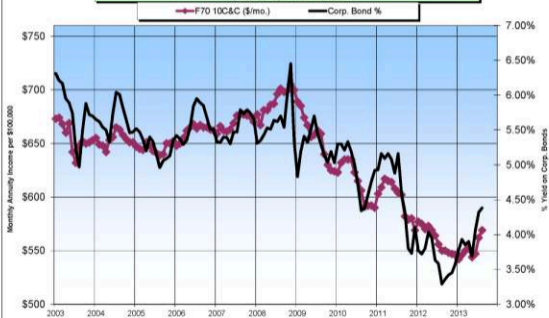


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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

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