

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

November 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) Certain Only	Average	Highest	Single Life Only	Average	Highest	Single Life with 10-Years Certain	Average	Highest
5-Year Pd. Cert.	\$ 1,687	\$ 1,730	Male Age 60	\$ 506	\$ 537	Male Age 60	\$ 497	\$ 526
10-Year Pd. Cert.	\$ 900	\$ 935	Fem. Age 60	\$ 476	\$ 514	Fem. Age 60	\$ 471	\$ 507
15-Year Pd. Cert.	\$ 662	\$ 697	Male Age 65	\$ 566	\$ 599	Male Age 65	\$ 548	\$ 578
20-Year Pd. Cert.	\$ 550	\$ 591	Fem. Age 65	\$ 527	\$ 563	Fem. Age 65	\$ 517	\$ 550
25-Year Pd. Cert.	\$ 480	\$ 539	Male Age 70	\$ 649	\$ 687	Male Age 70	\$ 611	\$ 642
30-Year Pd. Cert.	\$ 436	\$ 495	Fem. Age 70	\$ 597	\$ 629	Fem. Age 70	\$ 575	\$ 605
			Male Age 75	\$ 764	\$ 811	Male Age 75	\$ 686	\$ 717
			Fem. Age 75	\$ 701	\$ 737	Fem. Age 75	\$ 651	\$ 680

**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 - November 2013

Gender & Age	2012												2013		
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	MoM	YoY
M60*	\$466	\$464	\$461	\$465	\$470	\$471	\$464	\$469	\$460	\$491	\$498	\$500	\$497	-0.60%	6.44%
F60*	\$441	\$439	\$436	\$440	\$445	\$447	\$439	\$443	\$458	\$465	\$472	\$474	\$471	-0.63%	6.58%
M65*	\$518	\$516	\$513	\$517	\$522	\$522	\$515	\$520	\$536	\$543	\$549	\$552	\$548	-0.73%	5.63%
F65*	\$487	\$486	\$482	\$487	\$491	\$493	\$484	\$488	\$503	\$510	\$518	\$520	\$517	-0.58%	5.98%
M70*	\$582	\$581	\$577	\$581	\$585	\$585	\$579	\$584	\$599	\$606	\$612	\$615	\$611	-0.65%	4.86%
F70*	\$547	\$546	\$542	\$546	\$550	\$552	\$544	\$547	\$562	\$569	\$576	\$579	\$575	-0.69%	4.99%
M75*	\$658	\$656	\$653	\$656	\$660	\$659	\$653	\$658	\$673	\$680	\$687	\$689	\$686	-0.44%	4.17%
F75*	\$624	\$623	\$619	\$622	\$625	\$627	\$619	\$622	\$637	\$644	\$652	\$653	\$651	-0.31%	4.24%
10PC**	\$879	\$878	\$876	\$877	\$878	\$879	\$875	\$878	\$891	\$894	\$902	\$903	\$900	-0.33%	2.36%
25PC**	\$447	\$443	\$444	\$448	\$453	\$454	\$446	\$452	\$468	\$475	\$484	\$483	\$480	-0.62%	7.12%
<b>AVG</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>\$595</b>	<b>\$597</b>	<b>\$594</b>	<b>-0.56%</b>	<b>5.24%</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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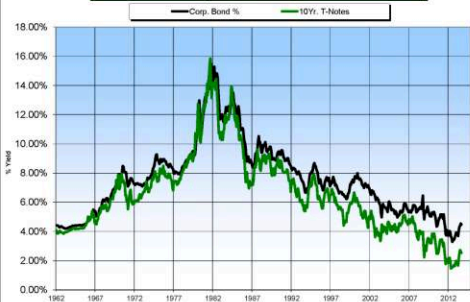


Chart 3. Expected Inflation Rate  
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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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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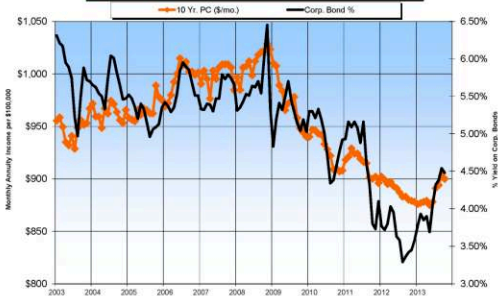


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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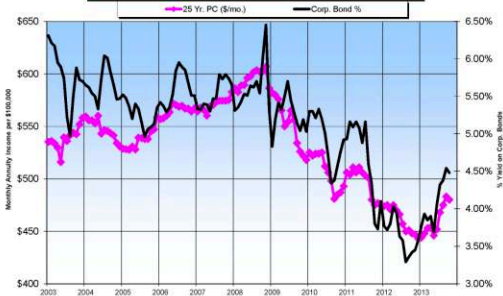


Chart 6. Monthly Annuity Income per \$100,000 premium, Male Age 60, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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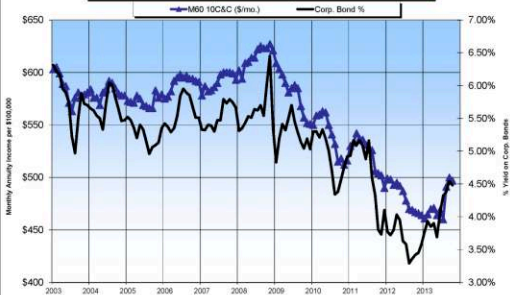




Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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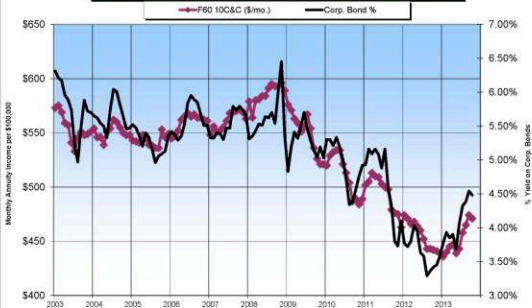


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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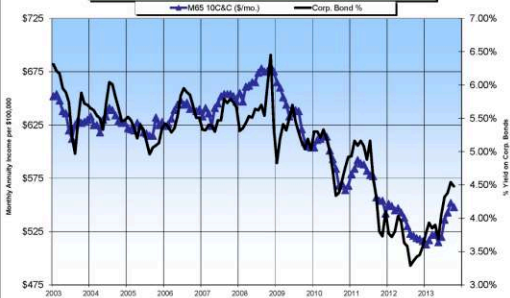


Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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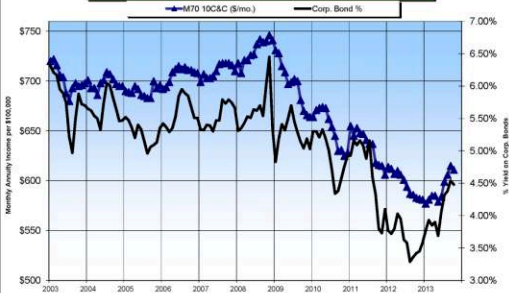


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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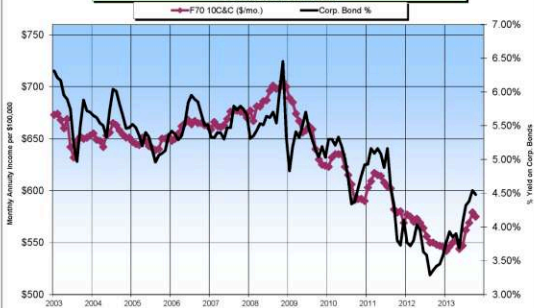


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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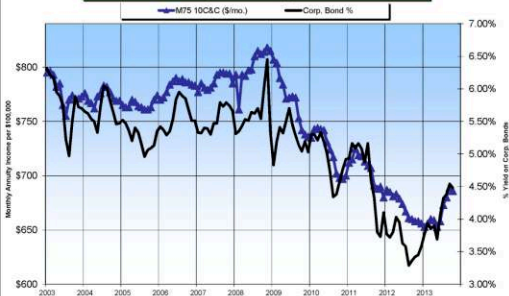


Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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