

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

January 2014

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 35 Issue 01

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.	\$ 1,683	\$ 1,717	Male Age 60	\$ 506	\$ 537	Male Age 60	\$ 500	\$ 527
10-Year Pd. Cert.	\$ 901	\$ 924	Fem. Age 60	\$ 480	\$ 514	Fem. Age 60	\$ 475	\$ 509
15-Year Pd. Cert.	\$ 662	\$ 687	Male Age 65	\$ 569	\$ 599	Male Age 65	\$ 552	\$ 574
20-Year Pd. Cert.	\$ 548	\$ 578	Fem. Age 65	\$ 531	\$ 556	Fem. Age 65	\$ 521	\$ 547
25-Year Pd. Cert.	\$ 482	\$ 535	Male Age 70	\$ 648	\$ 687	Male Age 70	\$ 614	\$ 636
30-Year Pd. Cert.	\$ 438	\$ 491	Fem. Age 70	\$ 600	\$ 624	Fem. Age 70	\$ 579	\$ 601
			Male Age 75	\$ 767	\$ 804	Male Age 75	\$ 688	\$ 713
			Fem. Age 75	\$ 704	\$ 730	Fem. Age 75	\$ 654	\$ 675

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.

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Gender & Age	2013												2014		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	MoM	YoY
M60*	\$461	\$465	\$470	\$471	\$464	\$469	\$460	\$491	\$498	\$500	\$497	\$498	\$500	0.40%	8.12%
F60*	\$436	\$440	\$445	\$447	\$439	\$443	\$458	\$465	\$472	\$474	\$471	\$472	\$475	0.63%	8.56%
M65*	\$513	\$517	\$522	\$522	\$515	\$520	\$536	\$543	\$549	\$552	\$548	\$549	\$552	0.54%	7.32%
F65*	\$482	\$487	\$491	\$493	\$484	\$488	\$503	\$510	\$518	\$520	\$517	\$518	\$521	0.58%	7.78%
M70*	\$577	\$581	\$585	\$585	\$579	\$584	\$599	\$606	\$612	\$615	\$611	\$612	\$614	0.33%	6.21%
F70*	\$542	\$546	\$550	\$552	\$544	\$547	\$562	\$569	\$576	\$579	\$575	\$576	\$579	0.52%	6.60%
M75*	\$653	\$656	\$660	\$659	\$653	\$658	\$673	\$680	\$687	\$689	\$686	\$686	\$688	0.29%	5.22%
F75*	\$619	\$622	\$625	\$627	\$619	\$622	\$637	\$644	\$652	\$653	\$651	\$651	\$654	0.46%	5.50%
10PC**	\$876	\$877	\$878	\$879	\$875	\$878	\$891	\$894	\$902	\$903	\$900	\$900	\$901	0.11%	2.81%
25PC**	\$444	\$448	\$453	\$454	\$446	\$452	\$468	\$475	\$484	\$483	\$480	\$481	\$482	0.21%	8.21%
AVG	\$560	\$564	\$568	\$569	\$562	\$566	\$579	\$588	\$595	\$597	\$594	\$594	\$597	0.41%	6.63%

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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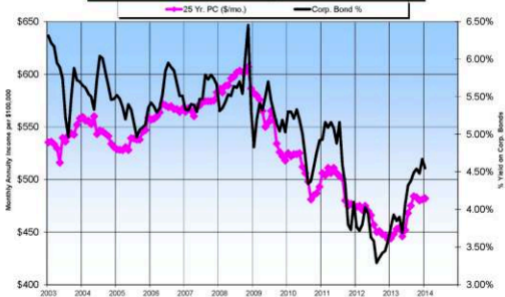


Chart 6. Monthly Annuity Income per \$100,000 premium, Male Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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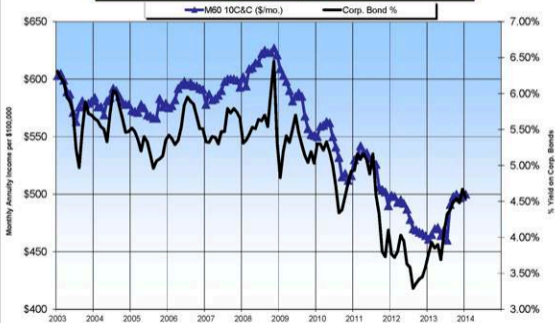


Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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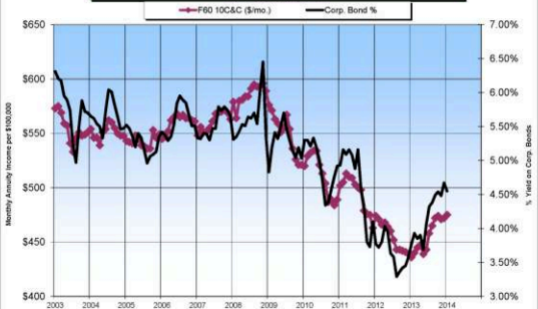


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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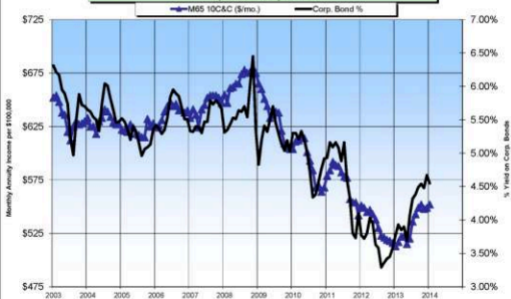


Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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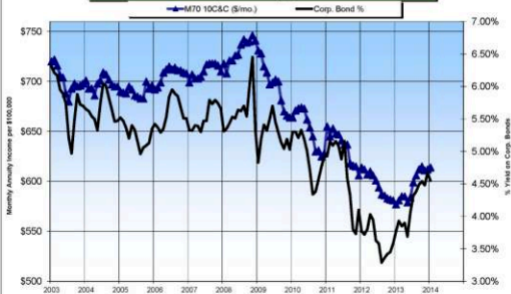


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs.
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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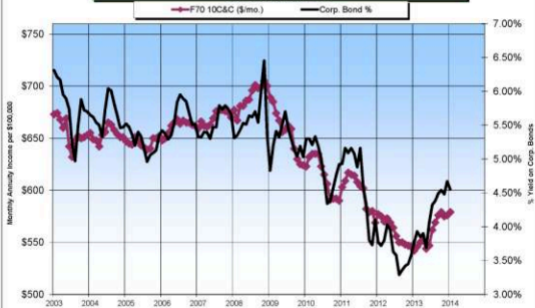


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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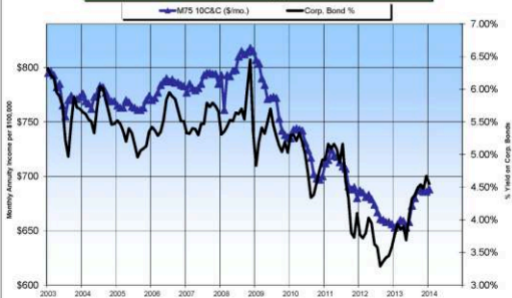


Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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