

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

February 2014

1-800-872-6684

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

Volume 35 Issue 02

## 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.	\$ 1,682	\$ 1,717	Male Age 60	\$ 506	\$ 528	Male Age 60	\$ 497	\$ 517
10-Year Pd. Cert.	\$ 902	\$ 918	Fem. Age 60	\$ 478	\$ 504	Fem. Age 60	\$ 473	\$ 499
15-Year Pd. Cert.	\$ 662	\$ 682	Male Age 65	\$ 566	\$ 589	Male Age 65	\$ 549	\$ 565
20-Year Pd. Cert.	\$ 547	\$ 572	Fem. Age 65	\$ 529	\$ 551	Fem. Age 65	\$ 519	\$ 538
25-Year Pd. Cert.	\$ 480	\$ 523	Male Age 70	\$ 646	\$ 679	Male Age 70	\$ 612	\$ 628
30-Year Pd. Cert.	\$ 436	\$ 472	Fem. Age 70	\$ 598	\$ 620	Fem. Age 70	\$ 577	\$ 594
			Male Age 75	\$ 765	\$ 797	Male Age 75	\$ 687	\$ 706
			Fem. Age 75	\$ 703	\$ 725	Fem. Age 75	\$ 653	\$ 670

***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 - February 2014

Gender & Age	2013												2014		
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	MoM	YoY
M60*	\$465	\$470	\$471	\$464	\$469	\$460	\$491	\$498	\$500	\$497	\$498	\$500	\$497	-0.60%	6.65%
F60*	\$440	\$445	\$447	\$439	\$443	\$458	\$465	\$472	\$474	\$471	\$472	\$475	\$473	-0.42%	7.23%
M65*	\$517	\$522	\$522	\$515	\$520	\$536	\$543	\$549	\$552	\$548	\$549	\$552	\$549	-0.54%	6.00%
F65*	\$487	\$491	\$493	\$484	\$488	\$503	\$510	\$518	\$520	\$517	\$518	\$521	\$519	-0.38%	6.36%
M70*	\$581	\$585	\$585	\$579	\$584	\$599	\$606	\$612	\$615	\$611	\$612	\$614	\$612	-0.33%	5.20%
F70*	\$546	\$550	\$552	\$544	\$547	\$562	\$569	\$576	\$579	\$575	\$576	\$579	\$577	-0.35%	5.52%
M75*	\$656	\$660	\$659	\$653	\$658	\$673	\$680	\$687	\$689	\$686	\$686	\$688	\$687	-0.15%	4.62%
F75*	\$622	\$625	\$627	\$619	\$622	\$637	\$644	\$652	\$653	\$651	\$651	\$654	\$653	-0.15%	4.86%
10PC**	\$877	\$878	\$879	\$875	\$878	\$891	\$894	\$902	\$903	\$900	\$900	\$901	\$902	0.11%	2.81%
25PC**	\$448	\$453	\$454	\$446	\$452	\$468	\$475	\$484	\$483	\$480	\$481	\$482	\$480	-0.42%	6.90%
<b>AVG</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>\$594</b>	<b>\$597</b>	<b>\$595</b>	<b>-0.32%</b>	<b>5.62%</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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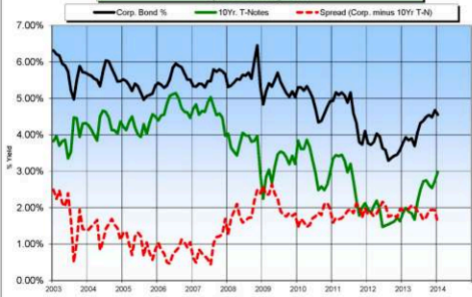


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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

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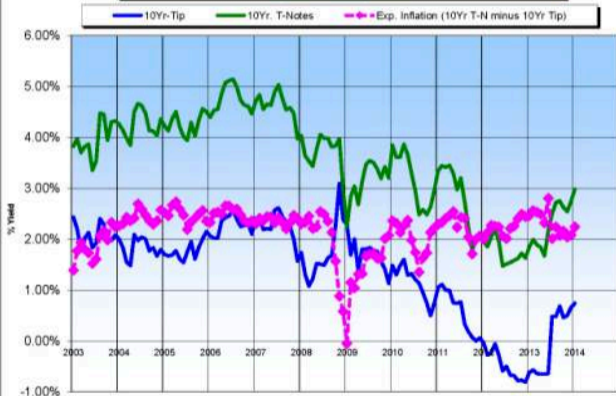


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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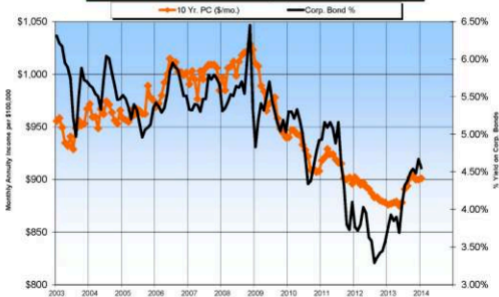


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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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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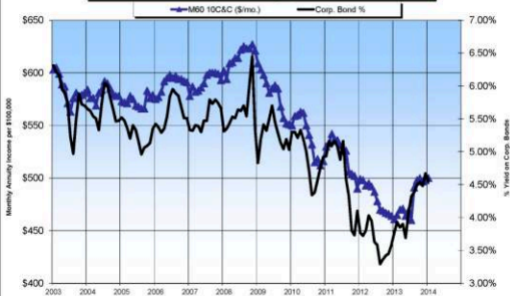




Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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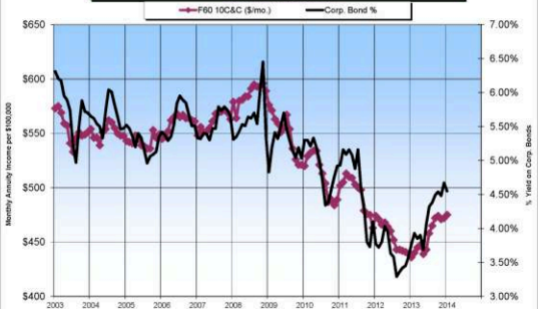


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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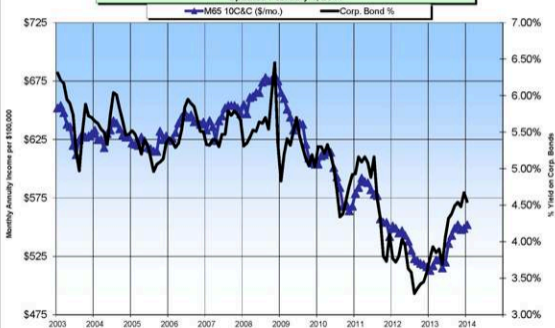


Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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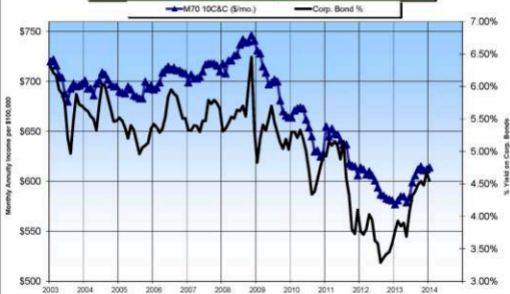


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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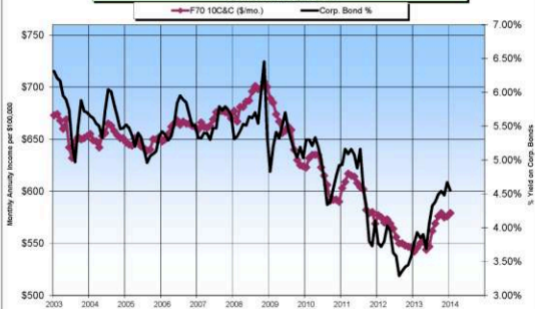


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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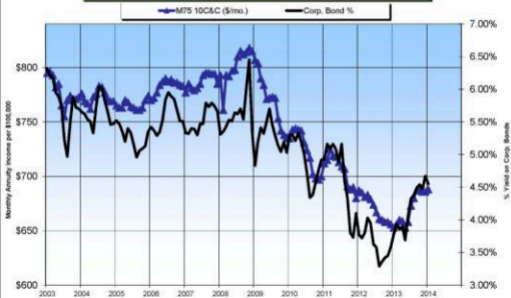


Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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