

# Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

March 2014

1-800-872-6684

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

Volume 35 Issue 03

## 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	\$ 502	\$ 526	Male Age 60	\$ 495	\$ 516
10-Year Pd. Cert.	\$ 902	\$ 918	Fem. Age 60	\$ 475	\$ 501	Fem. Age 60	\$ 470	\$ 495
15-Year Pd. Cert.	\$ 660	\$ 682	Male Age 65	\$ 562	\$ 587	Male Age 65	\$ 547	\$ 564
20-Year Pd. Cert.	\$ 545	\$ 572	Fem. Age 65	\$ 526	\$ 553	Fem. Age 65	\$ 517	\$ 539
25-Year Pd. Cert.	\$ 480	\$ 518	Male Age 70	\$ 642	\$ 677	Male Age 70	\$ 610	\$ 626
30-Year Pd. Cert.	\$ 436	\$ 467	Fem. Age 70	\$ 596	\$ 620	Fem. Age 70	\$ 575	\$ 595
			Male Age 75	\$ 760	\$ 795	Male Age 75	\$ 685	\$ 701
			Fem. Age 75	\$ 703	\$ 725	Fem. Age 75	\$ 651	\$ 667

**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 - March 2014

Gender & Age	2013												2014		
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	MoM	YoY
M60*	\$470	\$471	\$464	\$469	\$460	\$491	\$498	\$500	\$497	\$498	\$500	\$497	\$495	-0.40%	5.18%
F60*	\$445	\$447	\$439	\$443	\$458	\$465	\$472	\$474	\$471	\$472	\$475	\$473	\$470	-0.64%	5.46%
M65*	\$522	\$522	\$515	\$520	\$536	\$543	\$549	\$552	\$548	\$549	\$552	\$549	\$547	-0.36%	4.68%
F65*	\$491	\$493	\$484	\$488	\$503	\$510	\$518	\$520	\$517	\$518	\$521	\$519	\$517	-0.39%	5.16%
M70*	\$585	\$585	\$579	\$584	\$599	\$606	\$612	\$615	\$611	\$612	\$614	\$612	\$610	-0.33%	4.18%
F70*	\$550	\$552	\$544	\$547	\$562	\$569	\$576	\$579	\$575	\$576	\$579	\$577	\$575	-0.35%	4.44%
M75*	\$660	\$659	\$653	\$658	\$673	\$680	\$687	\$689	\$686	\$686	\$688	\$687	\$685	-0.29%	3.72%
F75*	\$625	\$627	\$619	\$622	\$637	\$644	\$652	\$653	\$651	\$651	\$654	\$653	\$651	-0.31%	4.08%
10PC**	\$878	\$879	\$875	\$878	\$891	\$894	\$902	\$903	\$900	\$900	\$901	\$902	\$902	0.00%	2.70%
25PC**	\$453	\$454	\$446	\$452	\$468	\$475	\$484	\$483	\$480	\$481	\$482	\$480	\$480	0.00%	5.79%
<b>AVG</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>\$593</b>	<b>-0.31%</b>	<b>4.54%</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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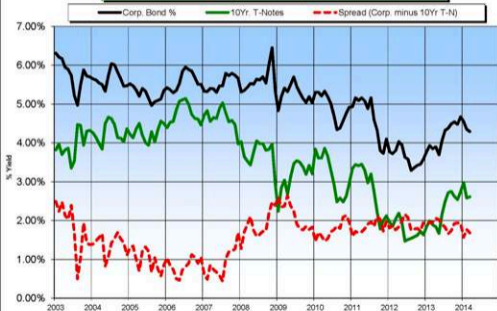


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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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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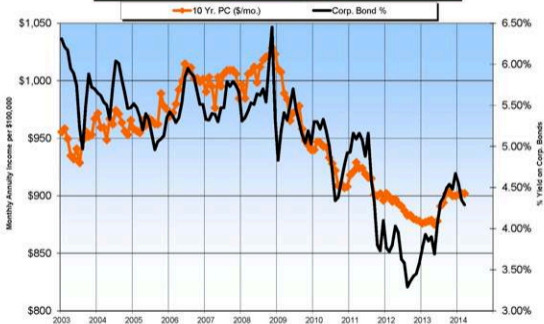


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

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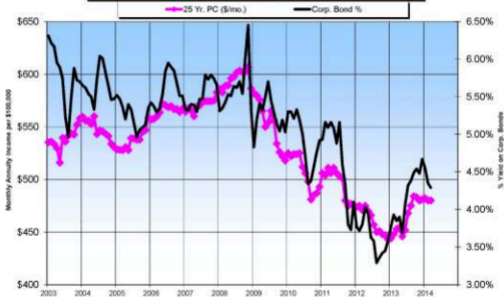


Chart 6. Monthly Annuity Income per \$100,000 premium, Male Age 60, Life & 10 Yrs.  
Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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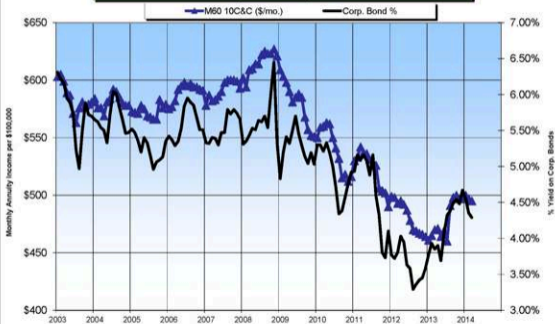




Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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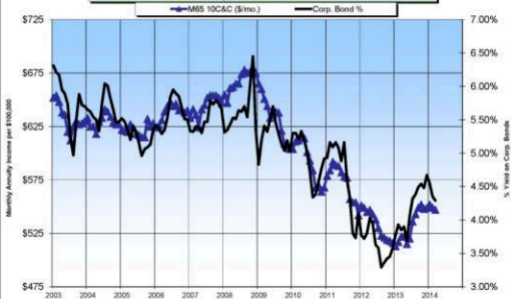


Chart 7. Monthly Annuity Income per \$100,000 premium, Female Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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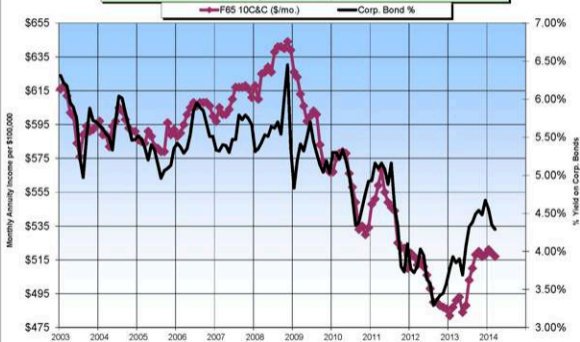


Chart 8. Monthly Annuity Income per \$100,000 premium, Male Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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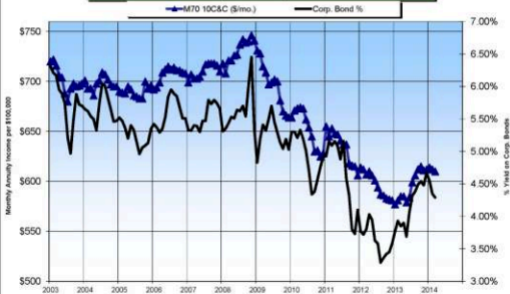


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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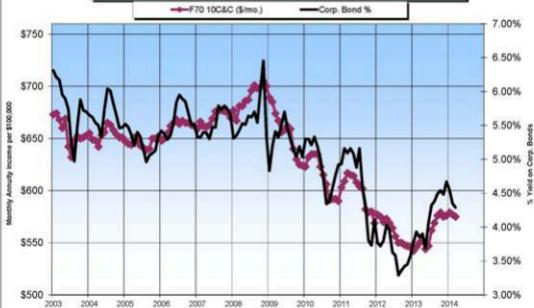


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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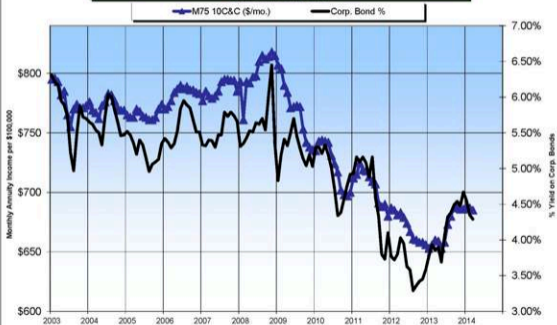


Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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