

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

October 2015

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 36 Issue 10

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.	\$ 1,684	\$ 1,715	Male Age 60	\$ 485	\$ 504	Male Age 60	\$ 479	\$ 494
10-Year Pd. Cert.	\$ 904	\$ 926	Fem. Age 60	\$ 460	\$ 481	Fem. Age 60	\$ 454	\$ 474
15-Year Pd. Cert.	\$ 653	\$ 672	Male Age 65	\$ 545	\$ 563	Male Age 65	\$ 532	\$ 553
20-Year Pd. Cert.	\$ 534	\$ 554	Fem. Age 65	\$ 512	\$ 536	Fem. Age 65	\$ 503	\$ 526
25-Year Pd. Cert.	\$ 467	\$ 502	Male Age 70	\$ 625	\$ 641	Male Age 70	\$ 596	\$ 619
30-Year Pd. Cert.	\$ 420	\$ 449	Fem. Age 70	\$ 579	\$ 600	Fem. Age 70	\$ 562	\$ 586
			Male Age 75	\$ 742	\$ 771	Male Age 75	\$ 675	\$ 695
			Fem. Age 75	\$ 681	\$ 708	Fem. Age 75	\$ 639	\$ 664

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 - October 2015

Gender & Age	2014												2015		
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	MoM	YoY
M60*	\$484	\$478	\$479	\$475	\$465	\$467	\$464	\$464	\$471	\$478	\$479	\$477	\$479	0.42%	-1.04%
F60*	\$460	\$454	\$455	\$451	\$441	\$443	\$441	\$441	\$448	\$455	\$457	\$454	\$454	0.00%	-1.31%
M65*	\$536	\$530	\$533	\$527	\$518	\$519	\$517	\$517	\$524	\$531	\$532	\$530	\$532	0.38%	-0.75%
F65*	\$507	\$501	\$503	\$498	\$489	\$490	\$489	\$489	\$496	\$503	\$503	\$501	\$503	0.40%	-0.79%
M70*	\$600	\$595	\$596	\$591	\$583	\$584	\$582	\$582	\$588	\$595	\$596	\$594	\$596	0.34%	-0.67%
F70*	\$565	\$560	\$562	\$557	\$549	\$550	\$548	\$548	\$555	\$562	\$562	\$560	\$562	0.36%	-0.53%
M75*	\$678	\$672	\$673	\$670	\$662	\$663	\$662	\$662	\$667	\$674	\$674	\$673	\$675	0.30%	-0.44%
F75*	\$643	\$637	\$639	\$635	\$628	\$628	\$627	\$627	\$632	\$639	\$639	\$638	\$639	0.16%	-0.62%
10PC**	\$897	\$894	\$895	\$895	\$891	\$892	\$891	\$892	\$897	\$902	\$902	\$902	\$904	0.22%	0.78%
25PC**	\$469	\$462	\$465	\$461	\$453	\$455	\$453	\$452	\$458	\$465	\$466	\$465	\$467	0.43%	-0.43%
AVG	\$584	\$578	\$580	\$576	\$568	\$569	\$567	\$567	\$574	\$580	\$581	\$579	\$581	0.30%	-0.58%

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

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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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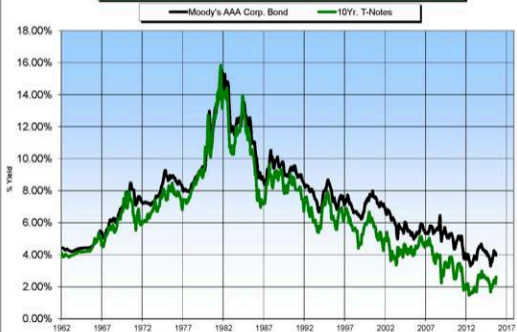


Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))

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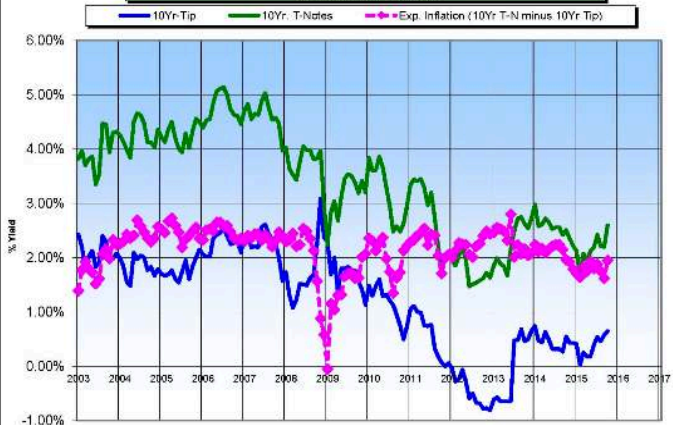


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

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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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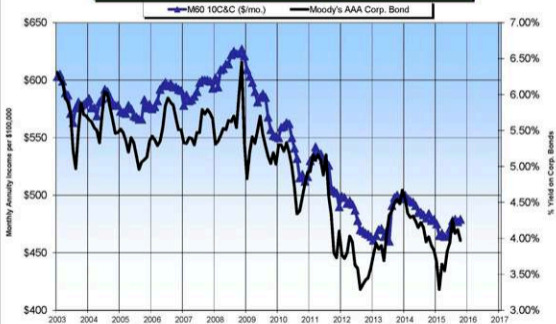


Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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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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Updated October 1, 2015

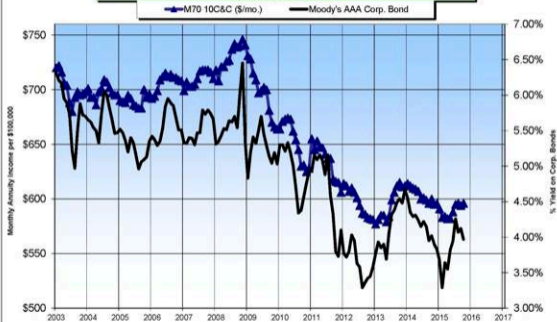


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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—◆— F70 10C&C (\$/mo.) — Moody's AAA Corp. Bond

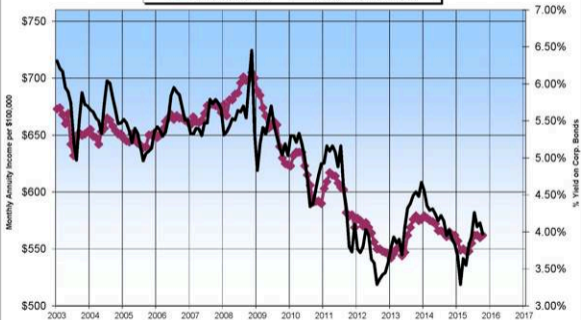


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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Updated October 1, 2015

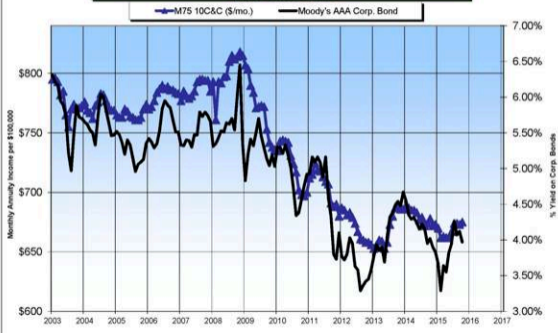


Chart 9. Monthly Annuity Income per \$100,000 premium, Female Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

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