

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

November 2015

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 36 Issue 11

SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

© Comparative Annuity Reports, All Rights Reserved

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	\$ 1,715	Male Age 60	\$ 484	\$ 498	Male Age 60	\$ 477	\$ 496
10-Year Pd. Cert.	\$ 903	\$ 926	Fem. Age 60	\$ 458	\$ 474	Fem. Age 60	\$ 454	\$ 473
15-Year Pd. Cert.	\$ 653	\$ 671	Male Age 65	\$ 543	\$ 556	Male Age 65	\$ 530	\$ 547
20-Year Pd. Cert.	\$ 533	\$ 552	Fem. Age 65	\$ 509	\$ 527	Fem. Age 65	\$ 501	\$ 517
25-Year Pd. Cert.	\$ 464	\$ 494	Male Age 70	\$ 623	\$ 641	Male Age 70	\$ 595	\$ 613
30-Year Pd. Cert.	\$ 419	\$ 442	Fem. Age 70	\$ 578	\$ 594	Fem. Age 70	\$ 560	\$ 579
			Male Age 75	\$ 740	\$ 771	Male Age 75	\$ 674	\$ 694
			Fem. Age 75	\$ 679	\$ 703	Fem. Age 75	\$ 638	\$ 660

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 2015

Gender & Age	2014												2015		
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	MoM	YoY
M60*	\$478	\$479	\$475	\$465	\$467	\$464	\$464	\$471	\$478	\$479	\$477	\$479	\$477	-0.42%	-0.21%
F60*	\$454	\$455	\$451	\$441	\$443	\$441	\$441	\$448	\$455	\$457	\$454	\$454	\$454	0.00%	0.00%
M65*	\$530	\$533	\$527	\$518	\$519	\$517	\$517	\$524	\$531	\$532	\$530	\$532	\$530	-0.38%	0.00%
F65*	\$501	\$503	\$498	\$489	\$490	\$489	\$489	\$496	\$503	\$503	\$501	\$503	\$501	-0.40%	0.00%
M70*	\$595	\$596	\$591	\$583	\$584	\$582	\$582	\$588	\$595	\$596	\$594	\$596	\$595	-0.17%	0.00%
F70*	\$560	\$562	\$557	\$549	\$550	\$548	\$548	\$555	\$562	\$562	\$560	\$562	\$560	-0.36%	0.00%
M75*	\$672	\$673	\$670	\$662	\$663	\$662	\$662	\$667	\$674	\$674	\$673	\$675	\$674	-0.15%	0.30%
F75*	\$637	\$639	\$635	\$628	\$628	\$627	\$627	\$632	\$639	\$639	\$638	\$639	\$638	-0.16%	0.16%
10PC**	\$894	\$895	\$895	\$891	\$892	\$891	\$892	\$897	\$902	\$902	\$902	\$904	\$903	-0.11%	1.00%
25PC**	\$462	\$465	\$461	\$453	\$455	\$453	\$452	\$458	\$465	\$466	\$465	\$467	\$464	-0.64%	0.43%
AVG	\$578	\$580	\$576	\$568	\$569	\$567	\$567	\$574	\$580	\$581	\$579	\$581	\$580	-0.26%	0.22%

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/ Copyright 2014 All Rights Reserved 1-800-872-6684

Chart 1. Yields for Moody's AAA Corp. Bonds, 10Yr. Treasury Notes, and their Spread (Corp. minus 10Yr T-N)

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

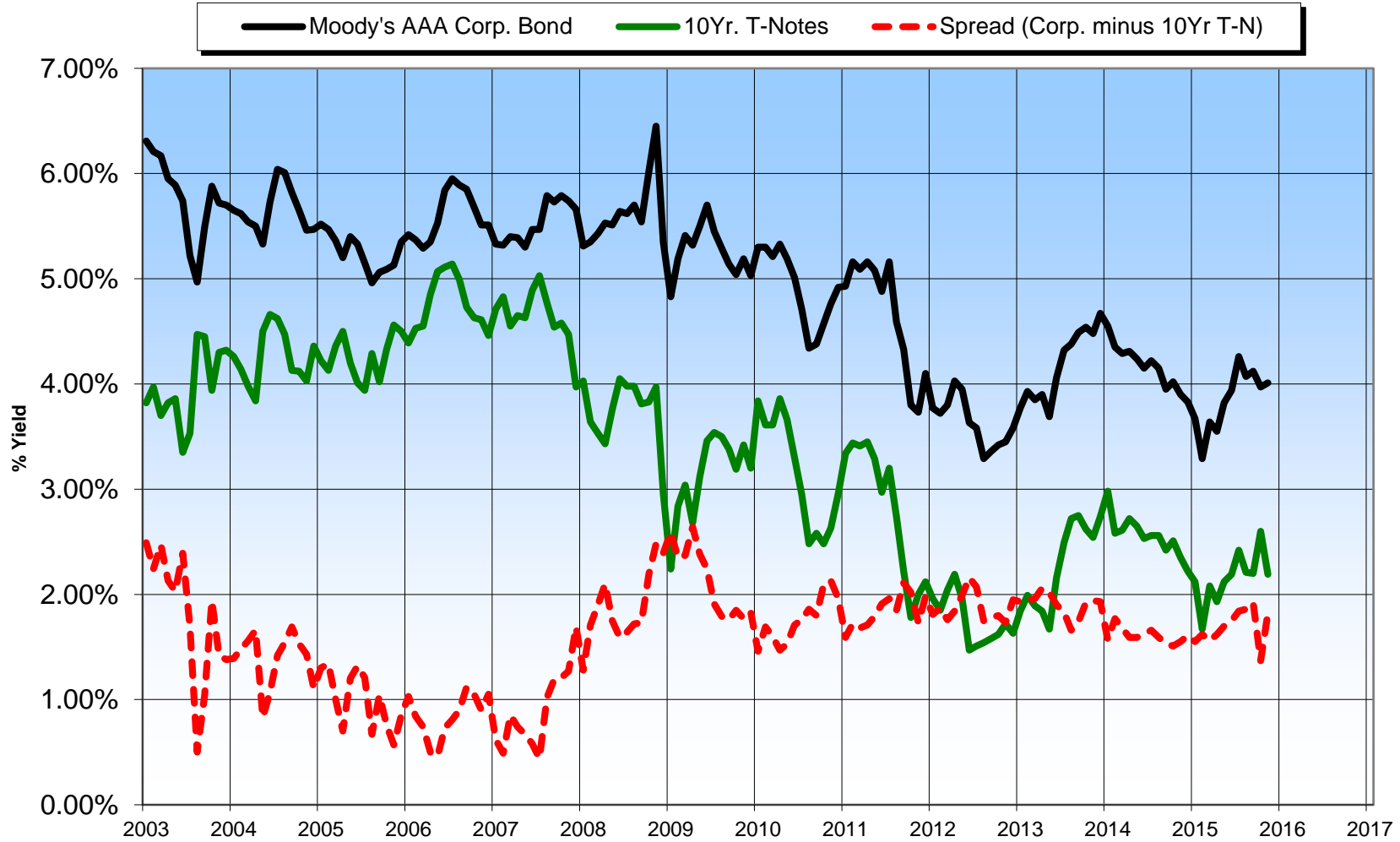


Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

— Moody's AAA Corp. Bond — 10Yr. T-Notes



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

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

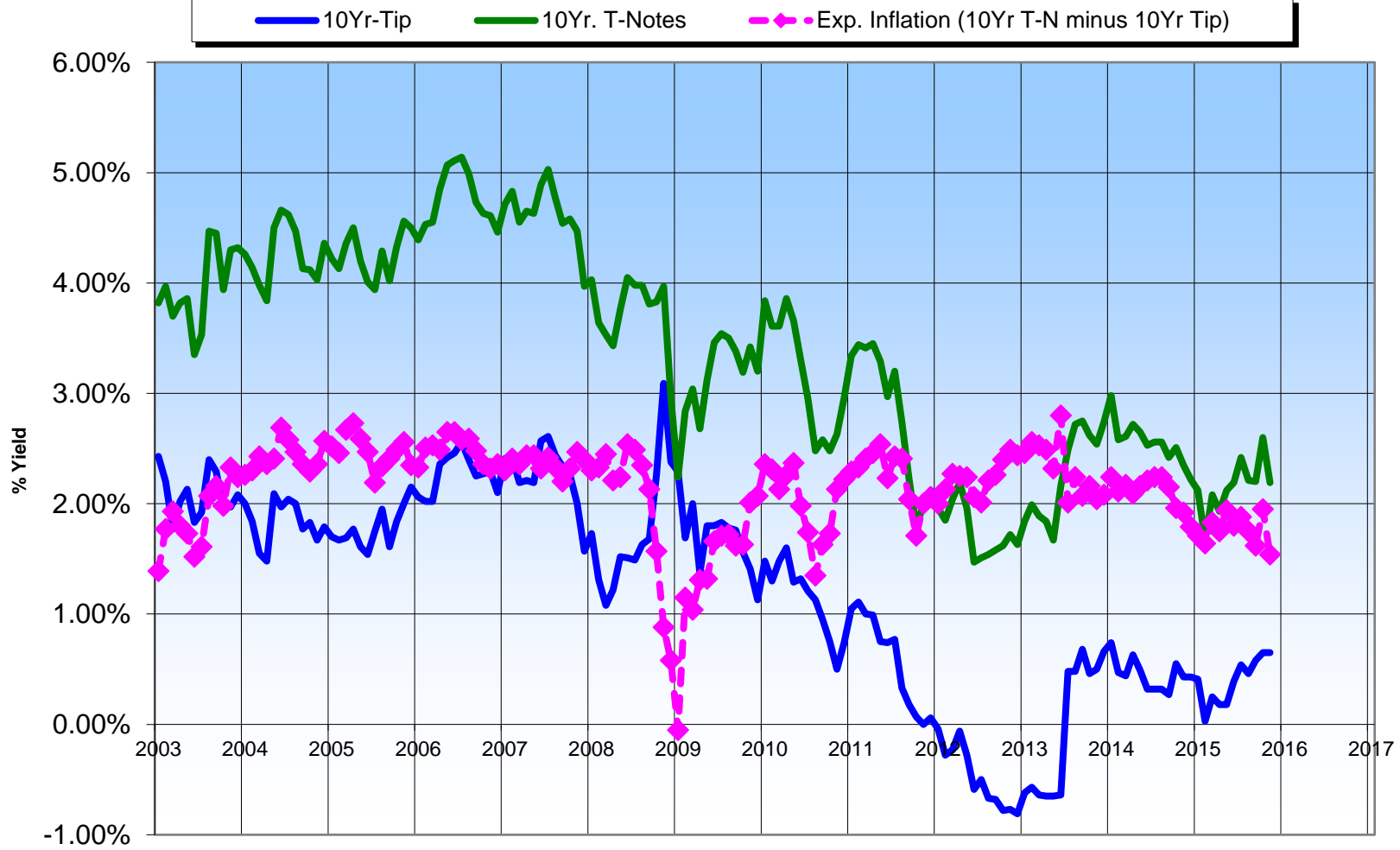


Chart 4. Monthly Annuity Income per \$100,000 premium for a 10-Year Period Certain Annuity (10PC) and Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

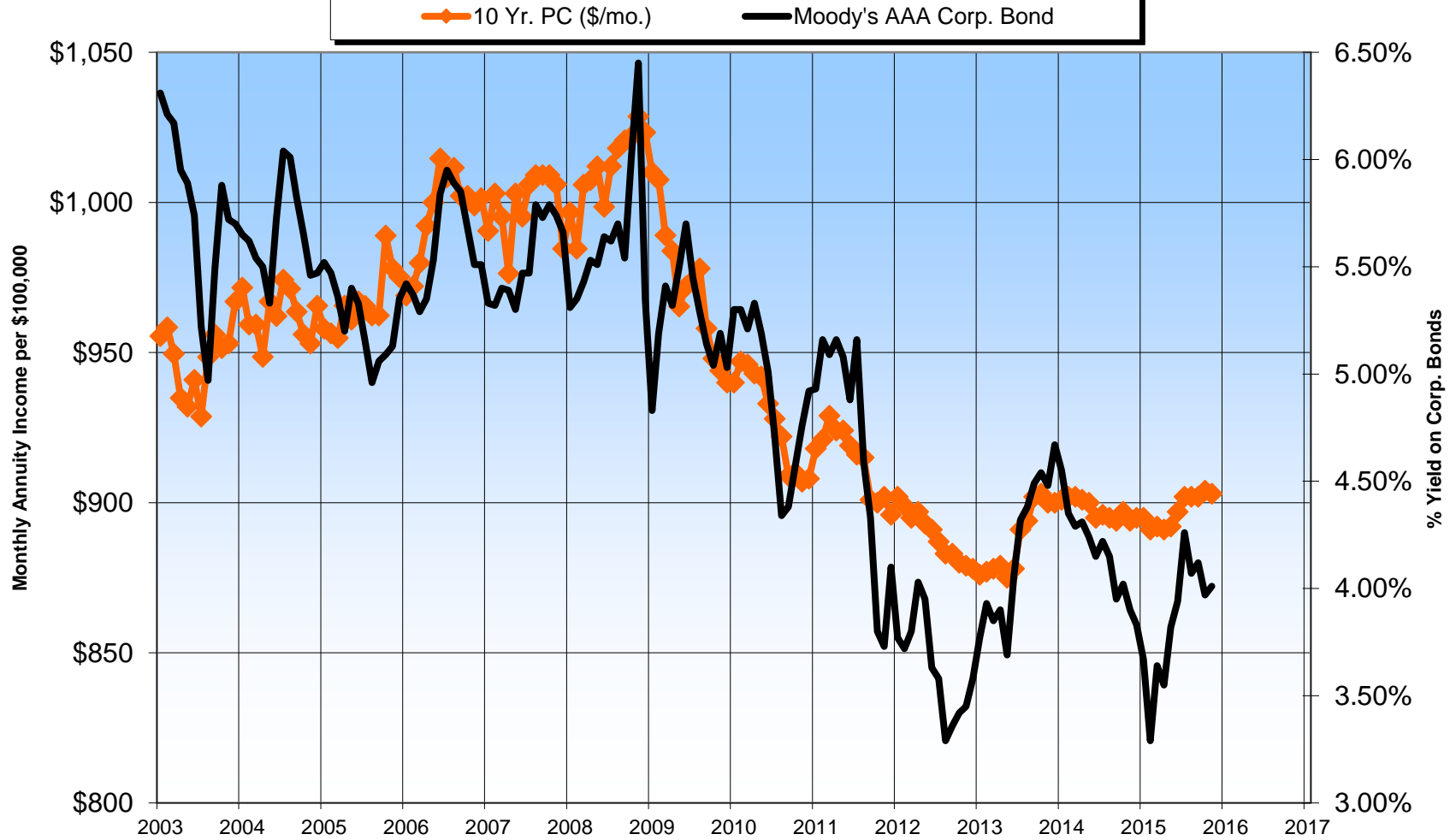


Chart 5. Monthly Annuity Income per \$100,000 premium for a 25-Year Period Certain Annuity (25PC) and Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

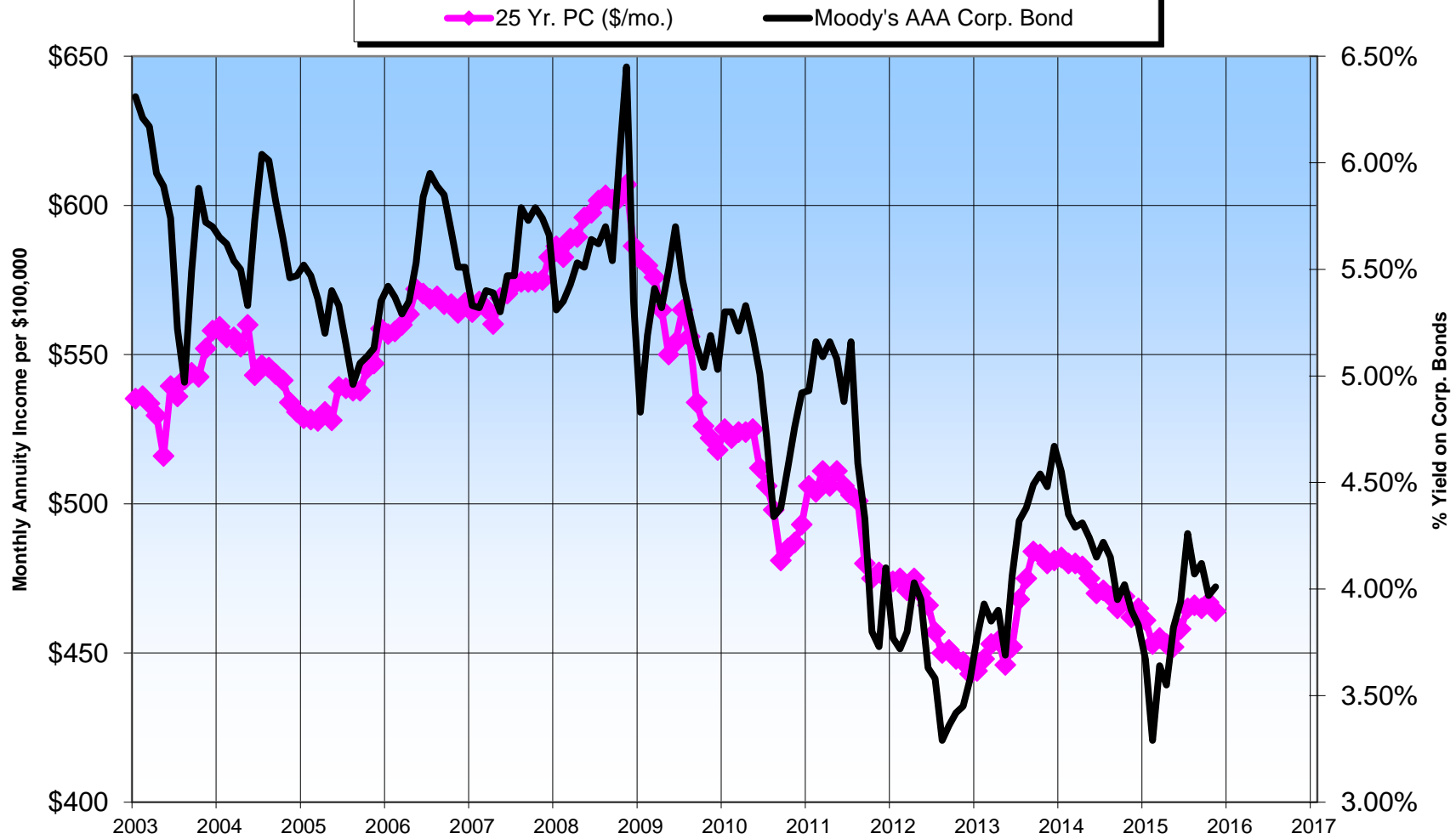


Chart 6. Monthly Annuity Income per \$100,000 premium, Male Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1-800-872-6684
Updated November 1, 2015

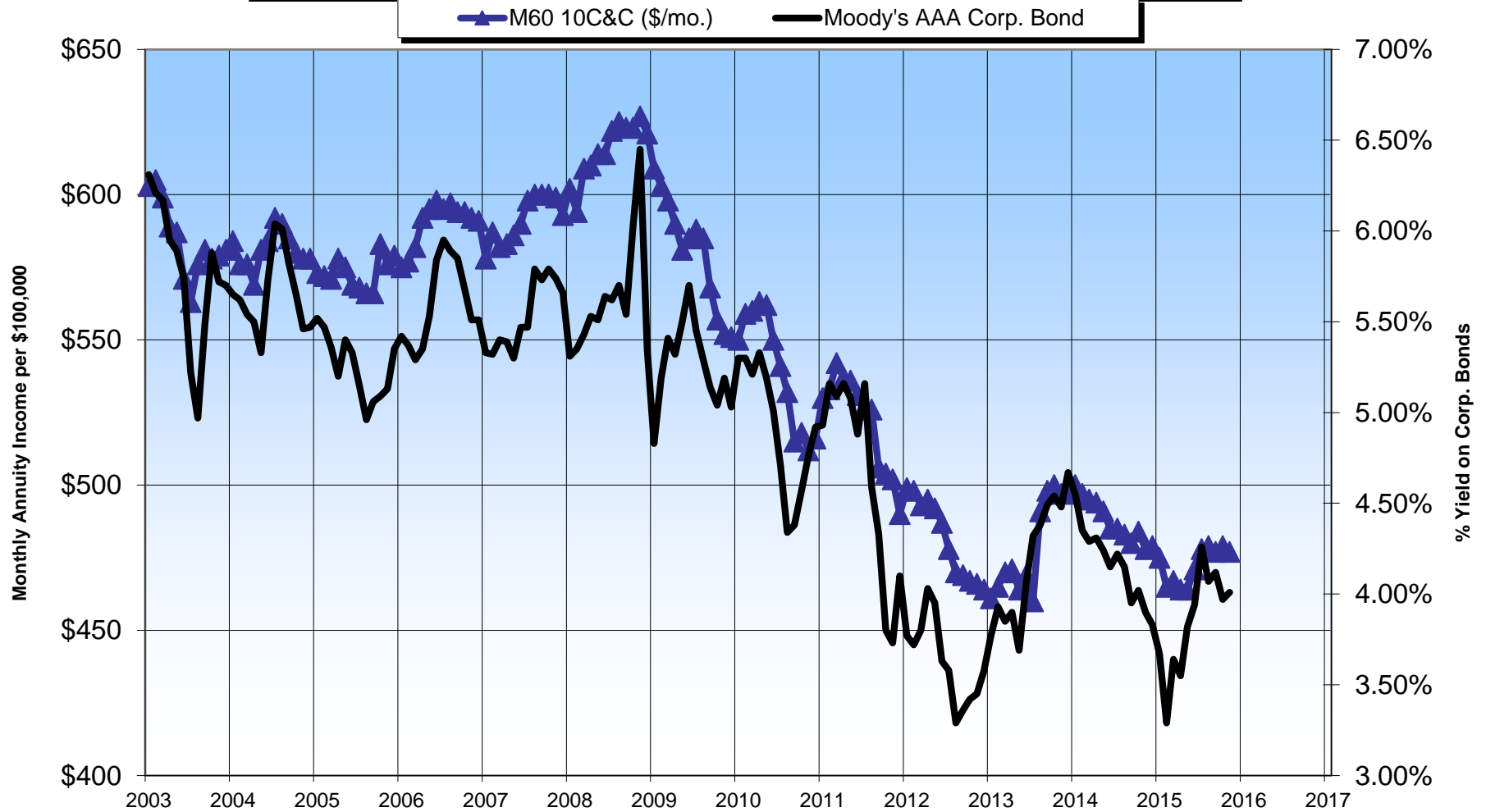


Chart 6. Monthly Annuity Income per \$100,000 premium, Female Age 60, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

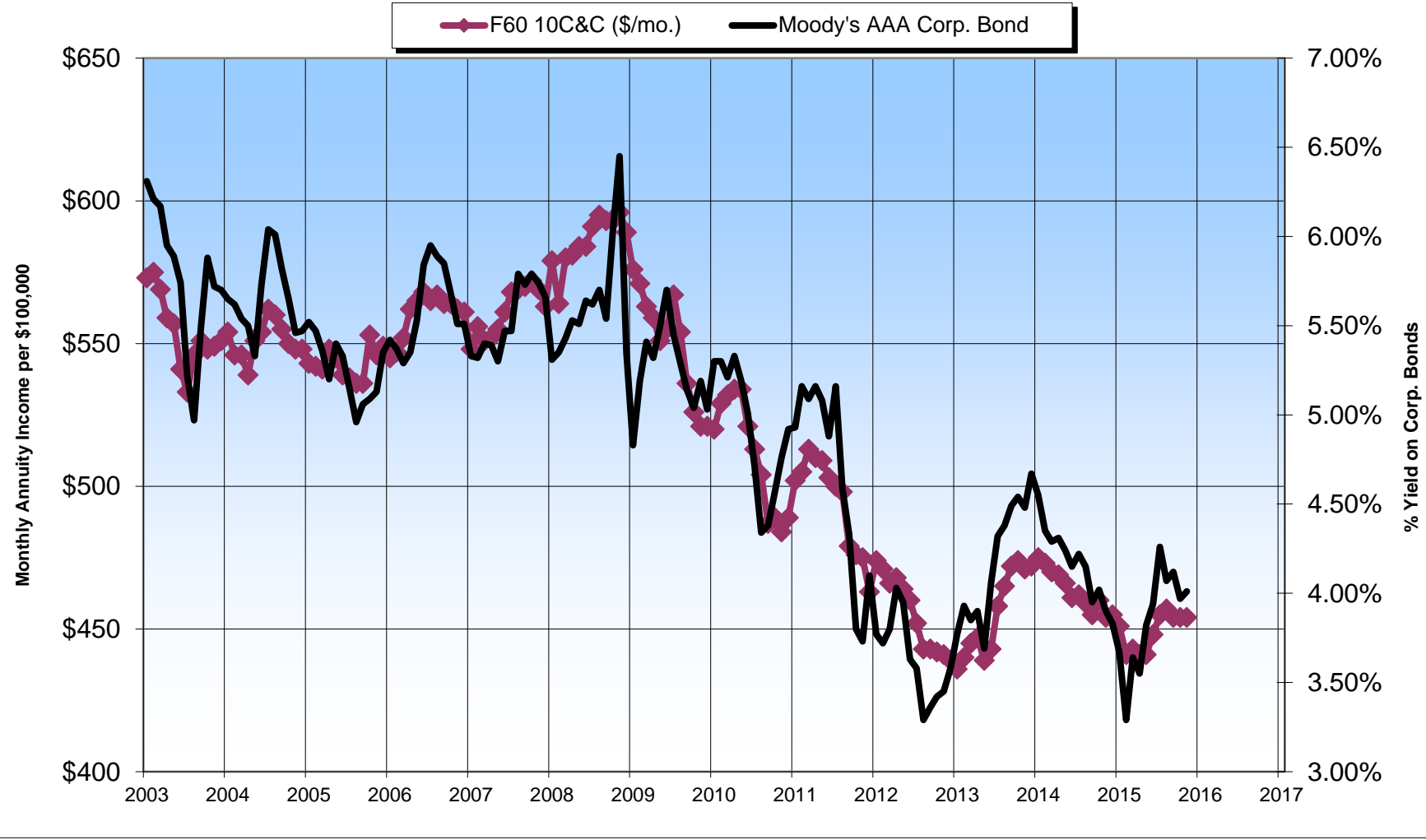


Chart 7. Monthly Annuity Income per \$100,000 premium, Male Age 65, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1-800-872-6684

Updated November 1, 2015



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

www.immediateannuities.com/comparativeannuityreports/ 1-800-872-6684

Updated November 1, 2015

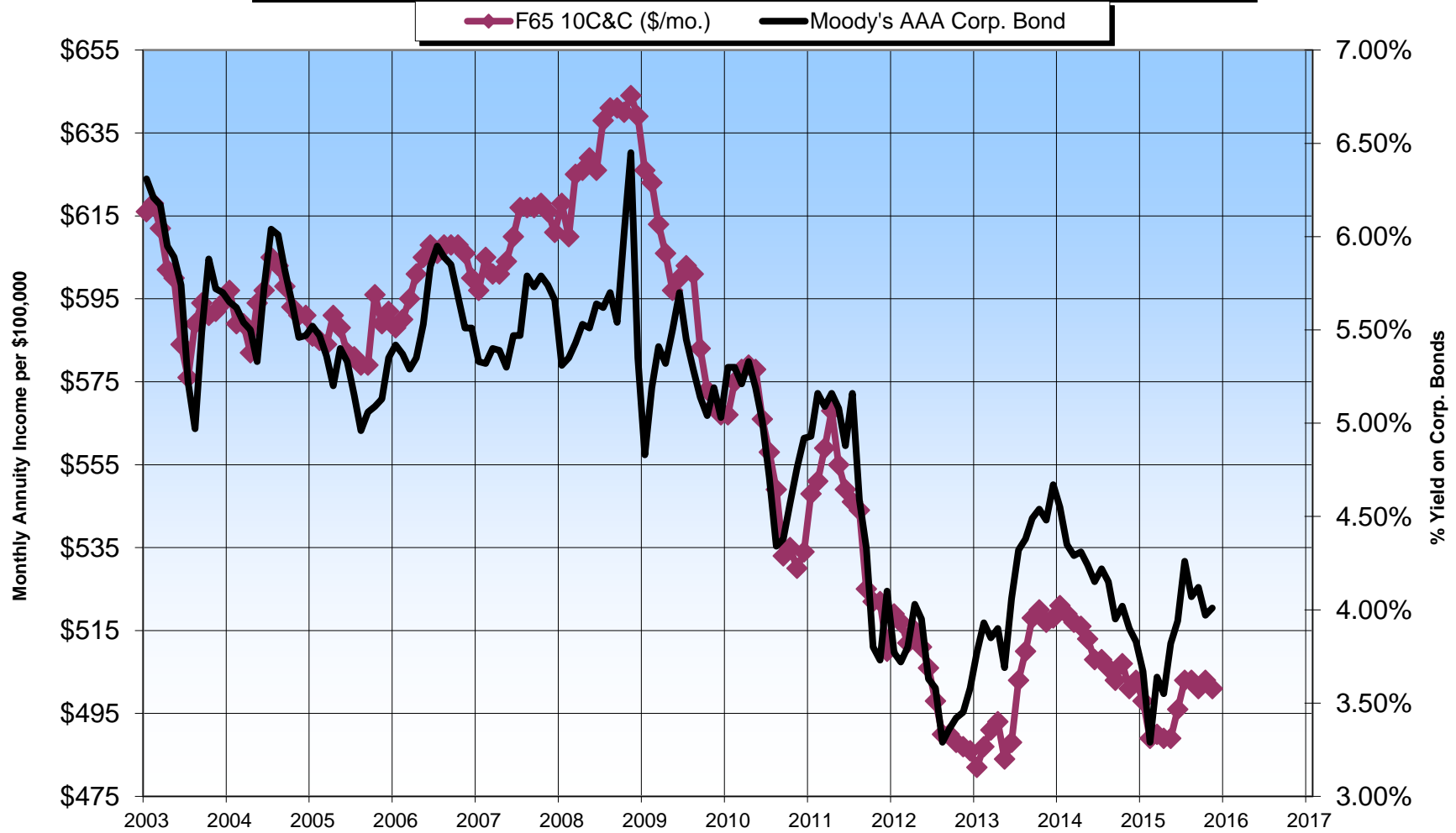


Chart 8. Monthly Annuity Income per \$100,000 premium, Male Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
 Updated November 1, 2015

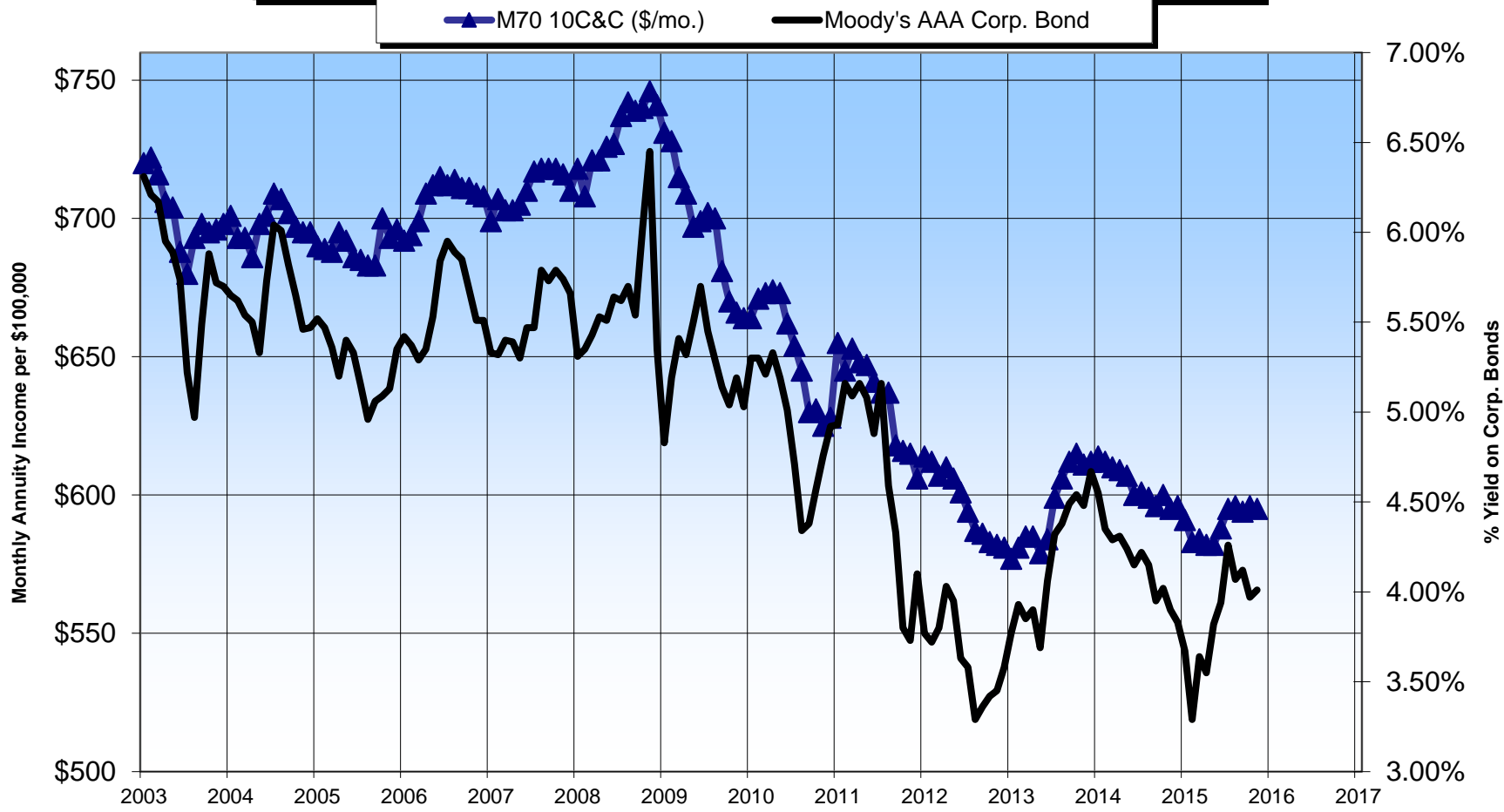


Chart 8. Monthly Annuity Income per \$100,000 premium, Female Age 70, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds

www.immediateannuities.com/comparativeannuityreports/ 1- 800-872-6684
Updated November 1, 2015

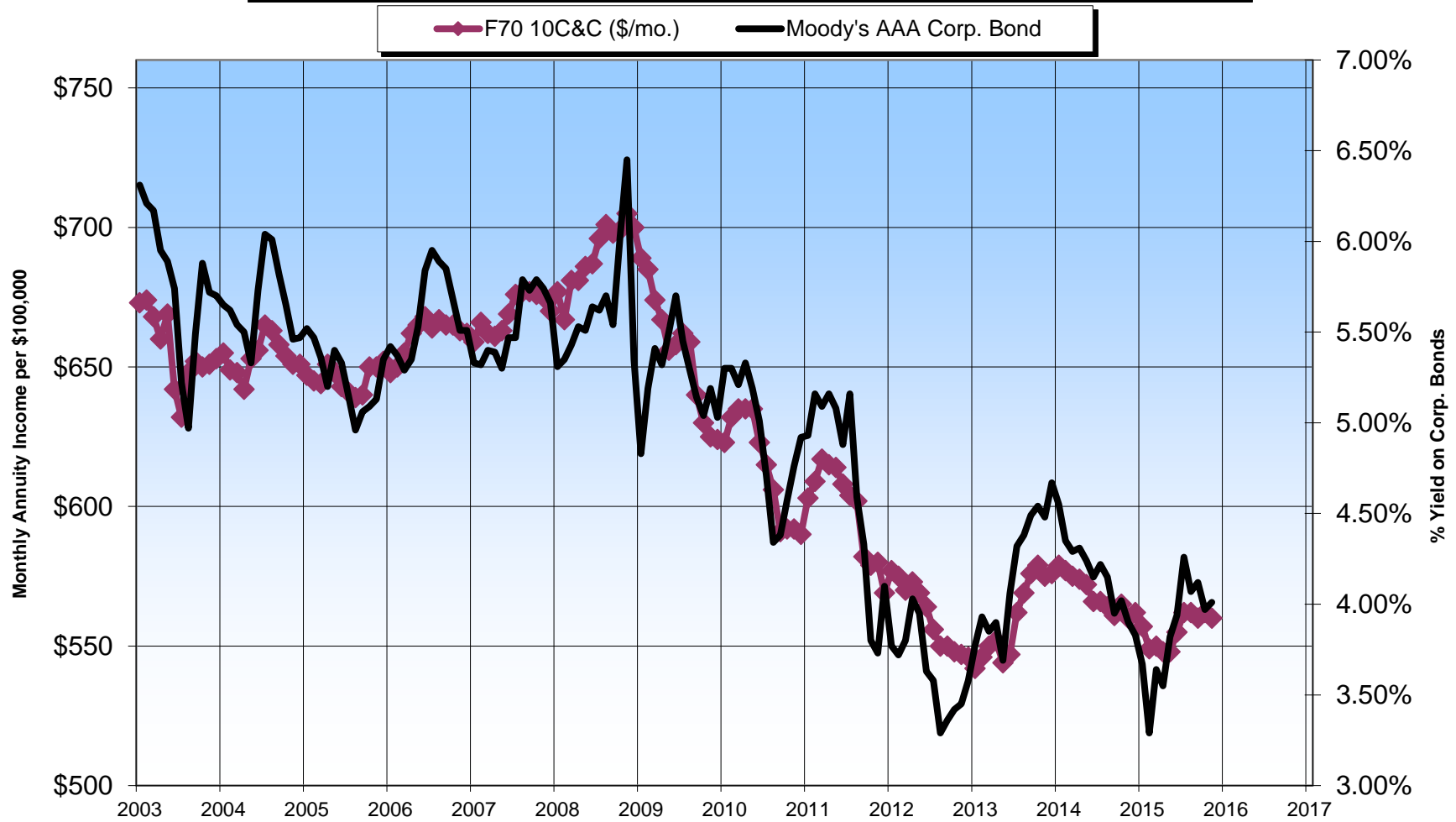


Chart 9. Monthly Annuity Income per \$100,000 premium, Male Age 75, Life & 10 Yrs. Annuity (10C&C) and Yield on Moody's AAA Corp. Bonds
www.immediateannuities.com/comparativeannuityreports/ 1-800-872-6684
 Updated November 1, 2015

▲ M75 10C&C (\$/mo.) — Moody's AAA Corp. Bond



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

www.immediateannuities.com/comparativeannuityreports/ 1-800-872-6684
Updated November 1, 2015

