

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

February 2016

1-800-872-6684

www.immediateannuities.com/comparativeannuityreports/

Volume 37 Issue 2

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.	\$ 1,687	\$ 1,719	Male Age 60	\$ 486	\$ 498	Male Age 60	\$ 479	\$ 493
10-Year Pd. Cert.	\$ 905	\$ 931	Fem. Age 60	\$ 460	\$ 477	Fem. Age 60	\$ 456	\$ 471
15-Year Pd. Cert.	\$ 657	\$ 690	Male Age 65	\$ 544	\$ 561	Male Age 65	\$ 530	\$ 552
20-Year Pd. Cert.	\$ 537	\$ 563	Fem. Age 65	\$ 512	\$ 538	Fem. Age 65	\$ 503	\$ 527
25-Year Pd. Cert.	\$ 468	\$ 501	Male Age 70	\$ 624	\$ 652	Male Age 70	\$ 595	\$ 617
30-Year Pd. Cert.	\$ 421	\$ 448	Fem. Age 70	\$ 579	\$ 600	Fem. Age 70	\$ 561	\$ 586
			Male Age 75	\$ 743	\$ 783	Male Age 75	\$ 676	\$ 694
			Fem. Age 75	\$ 682	\$ 705	Fem. Age 75	\$ 639	\$ 662

Above figures are monthly income per \$100,000 non-qualified premium in a non-premium tax state.

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Comparative Annuity Report Data on SPIA annuities are quoted monthly in Kiplinger's Retirement Report.

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Gender & Age	2015												2016		MoM	YoY
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb			
M60*	\$465	\$467	\$464	\$464	\$471	\$478	\$479	\$477	\$479	\$477	\$480	\$481	\$479	-0.42%	2.97%	
F60*	\$441	\$443	\$441	\$441	\$448	\$455	\$457	\$454	\$454	\$454	\$458	\$458	\$456	-0.44%	3.34%	
M65*	\$518	\$519	\$517	\$517	\$524	\$531	\$532	\$530	\$532	\$530	\$534	\$534	\$530	-0.75%	2.29%	
F65*	\$489	\$490	\$489	\$489	\$496	\$503	\$503	\$501	\$503	\$501	\$505	\$505	\$503	-0.40%	2.82%	
M70*	\$583	\$584	\$582	\$582	\$588	\$595	\$596	\$594	\$596	\$595	\$598	\$598	\$595	-0.50%	2.04%	
F70*	\$549	\$550	\$548	\$548	\$555	\$562	\$562	\$560	\$562	\$560	\$564	\$564	\$561	-0.53%	2.16%	
M75*	\$662	\$663	\$662	\$662	\$667	\$674	\$674	\$673	\$675	\$674	\$677	\$678	\$676	-0.30%	2.09%	
F75*	\$628	\$628	\$627	\$627	\$632	\$639	\$639	\$638	\$639	\$638	\$641	\$642	\$639	-0.47%	1.74%	
10PC**	\$891	\$892	\$891	\$892	\$897	\$902	\$902	\$902	\$904	\$903	\$906	\$906	\$905	-0.11%	1.56%	
25PC**	\$453	\$455	\$453	\$452	\$458	\$465	\$466	\$465	\$467	\$464	\$470	\$470	\$468	-0.43%	3.26%	
AVG	\$568	\$569	\$567	\$567	\$574	\$580	\$581	\$579	\$581	\$580	\$583	\$584	\$581	-0.41%	2.31%	

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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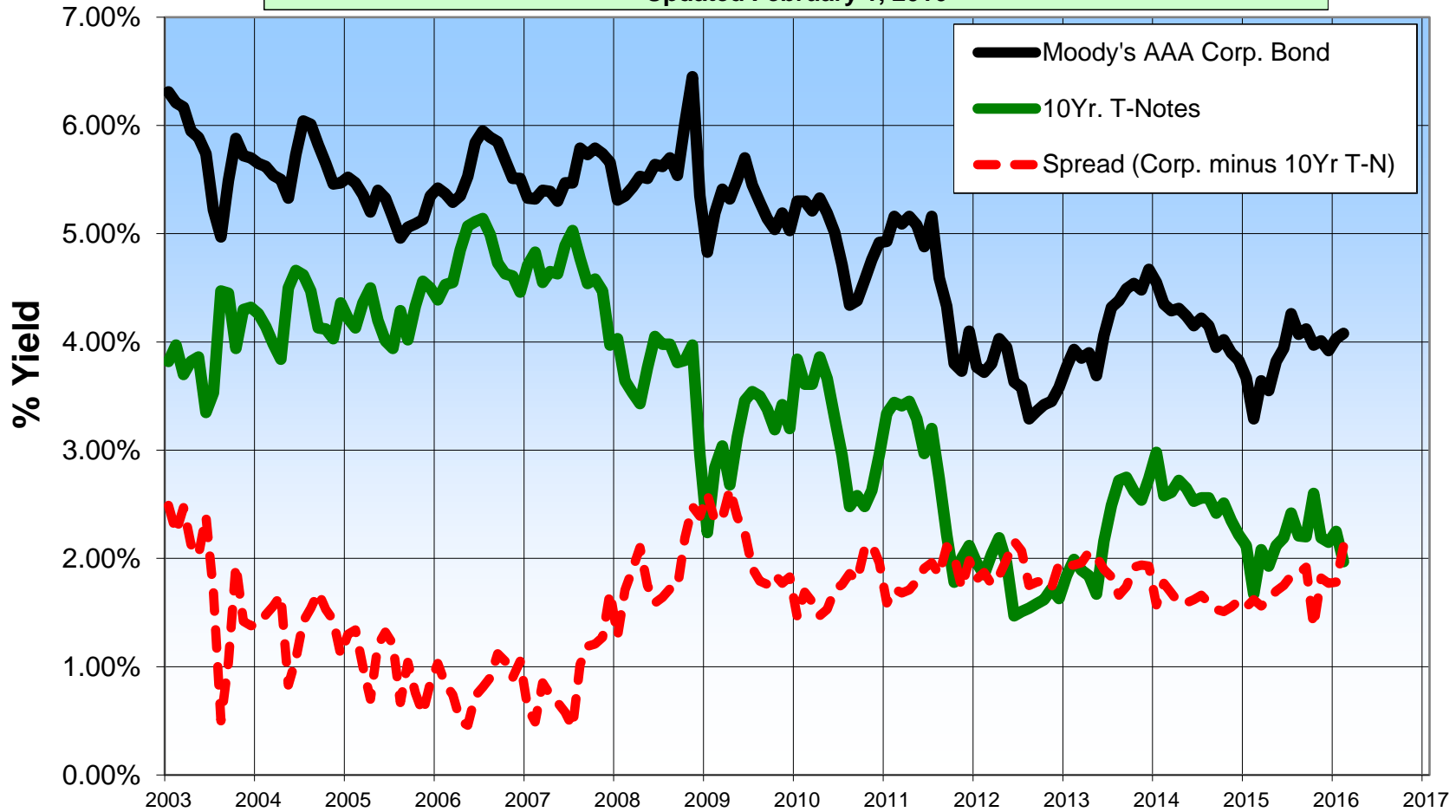


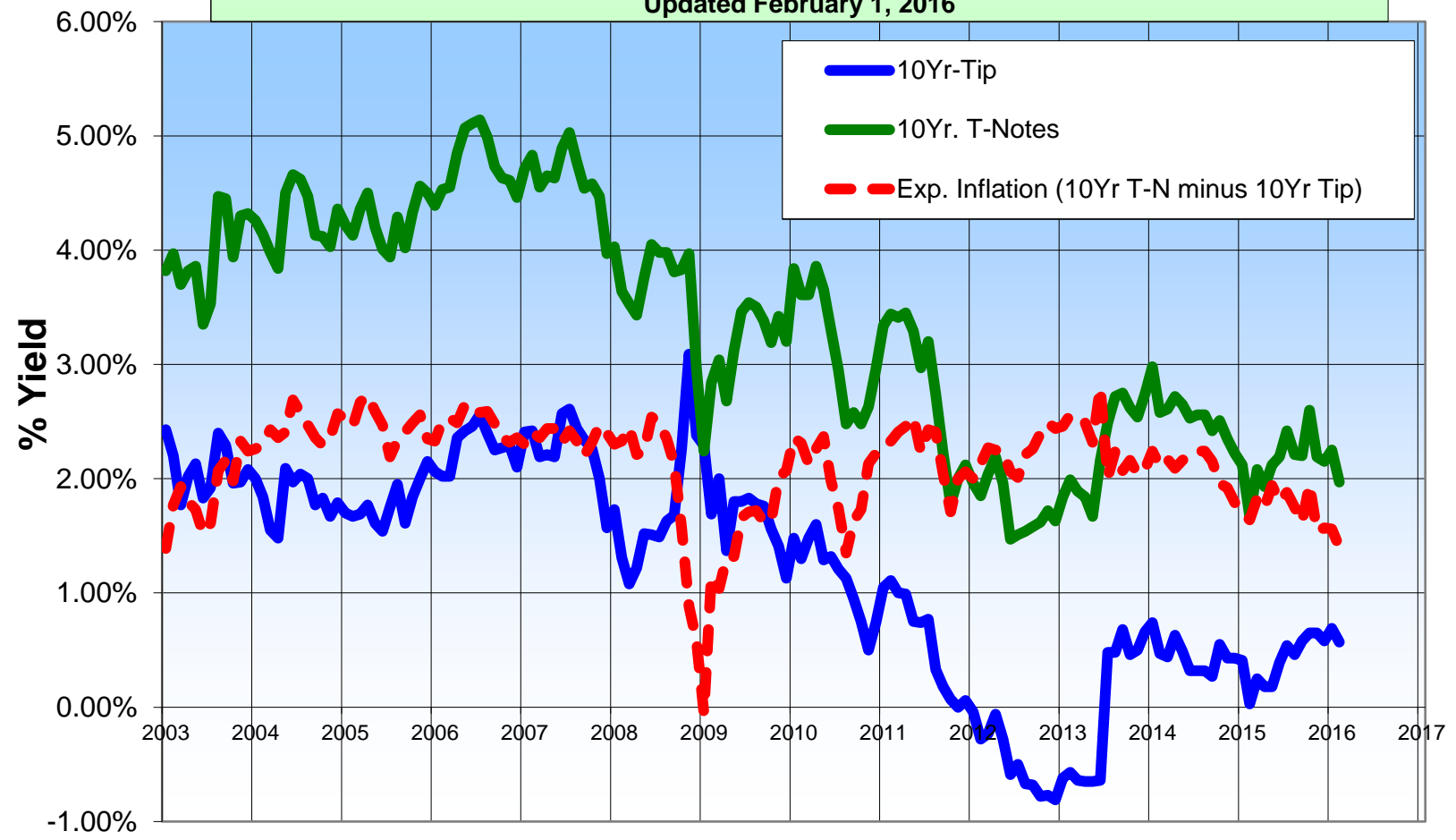
Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes

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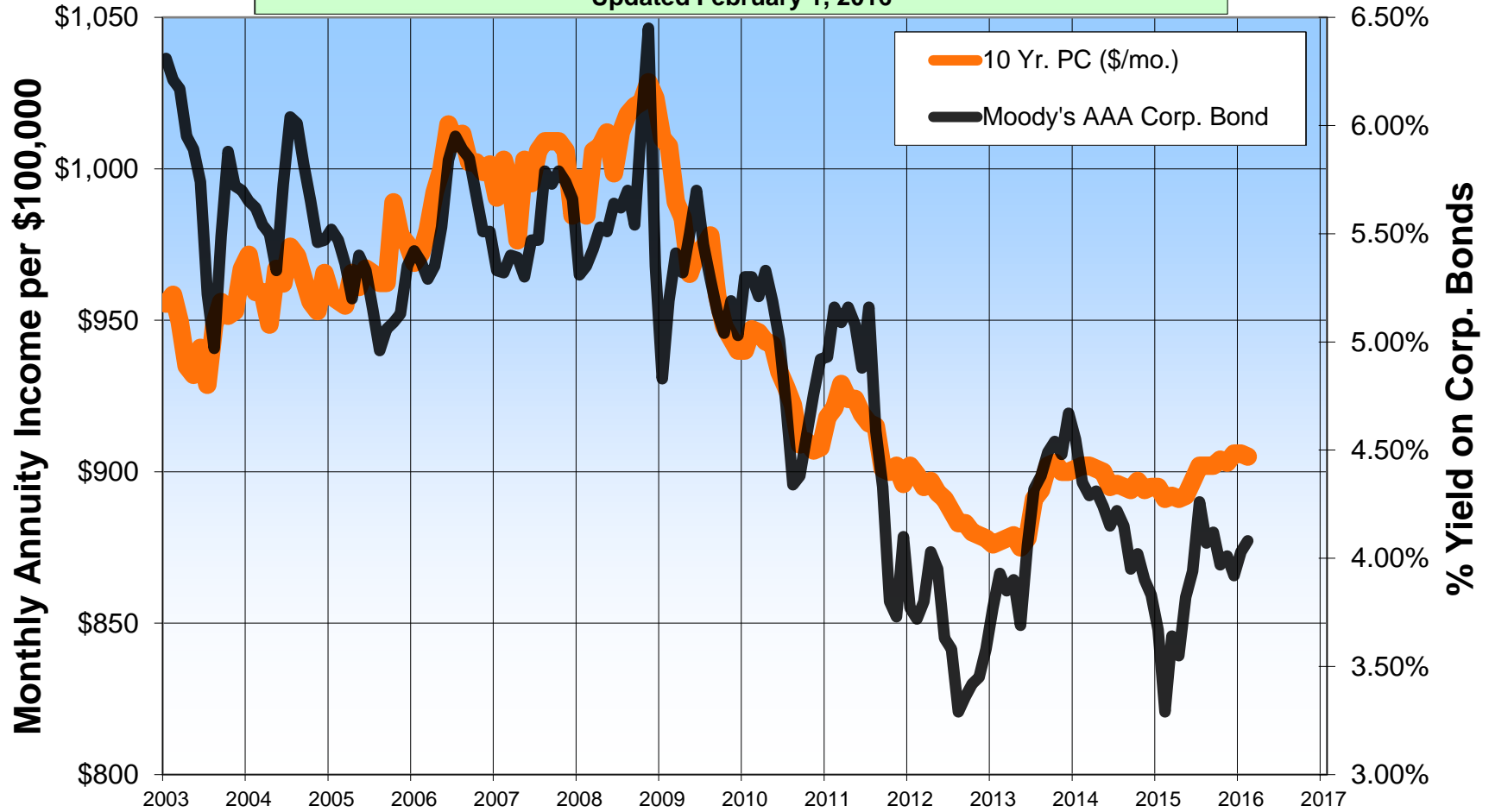
**Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond))**

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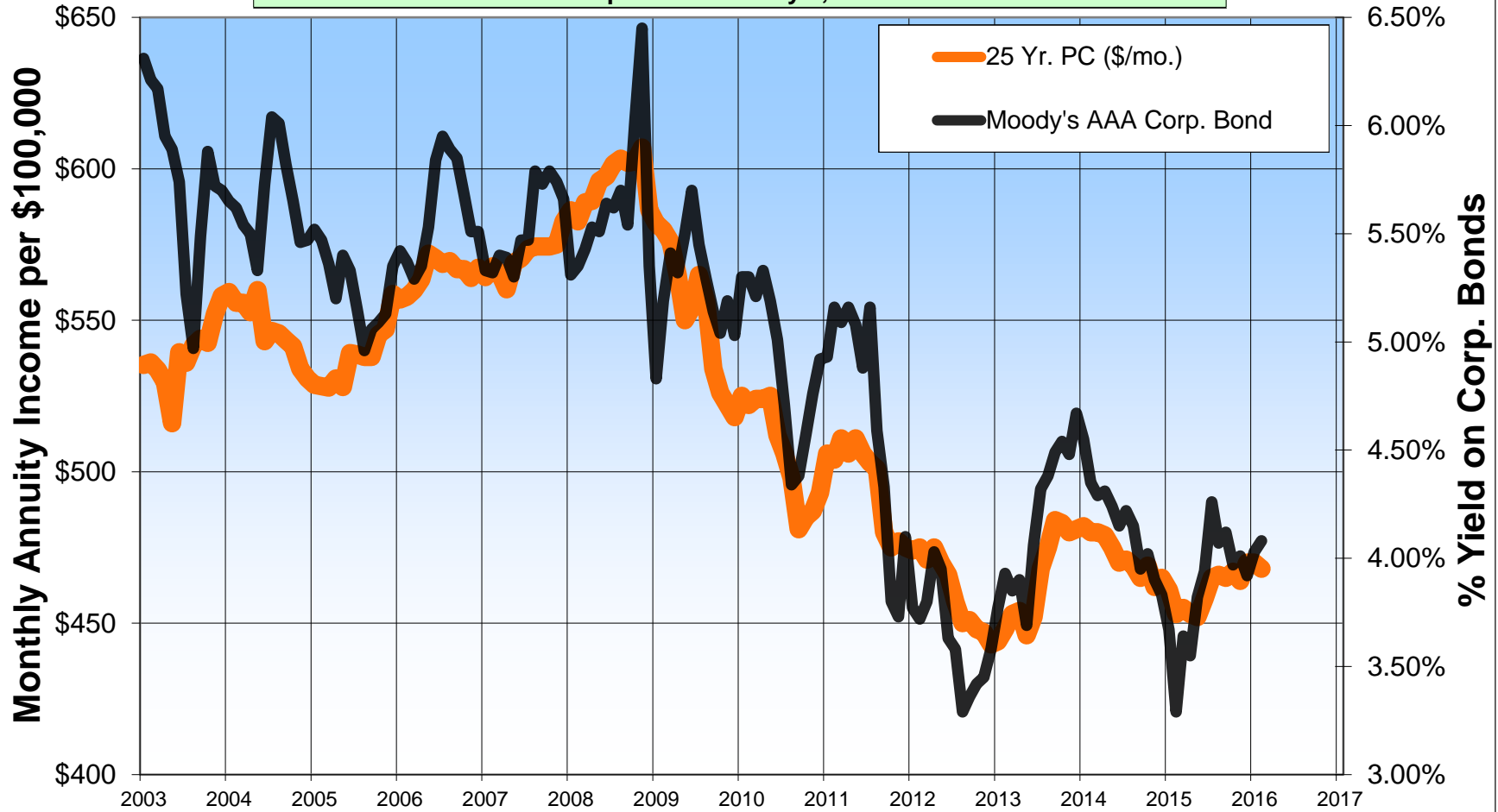
**Chart 4. Monthly Income per \$100,000 Immediate Annuity
10-Year Period Certain Annuity (10PC)
and Moody's AAA Corp. Bonds**

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

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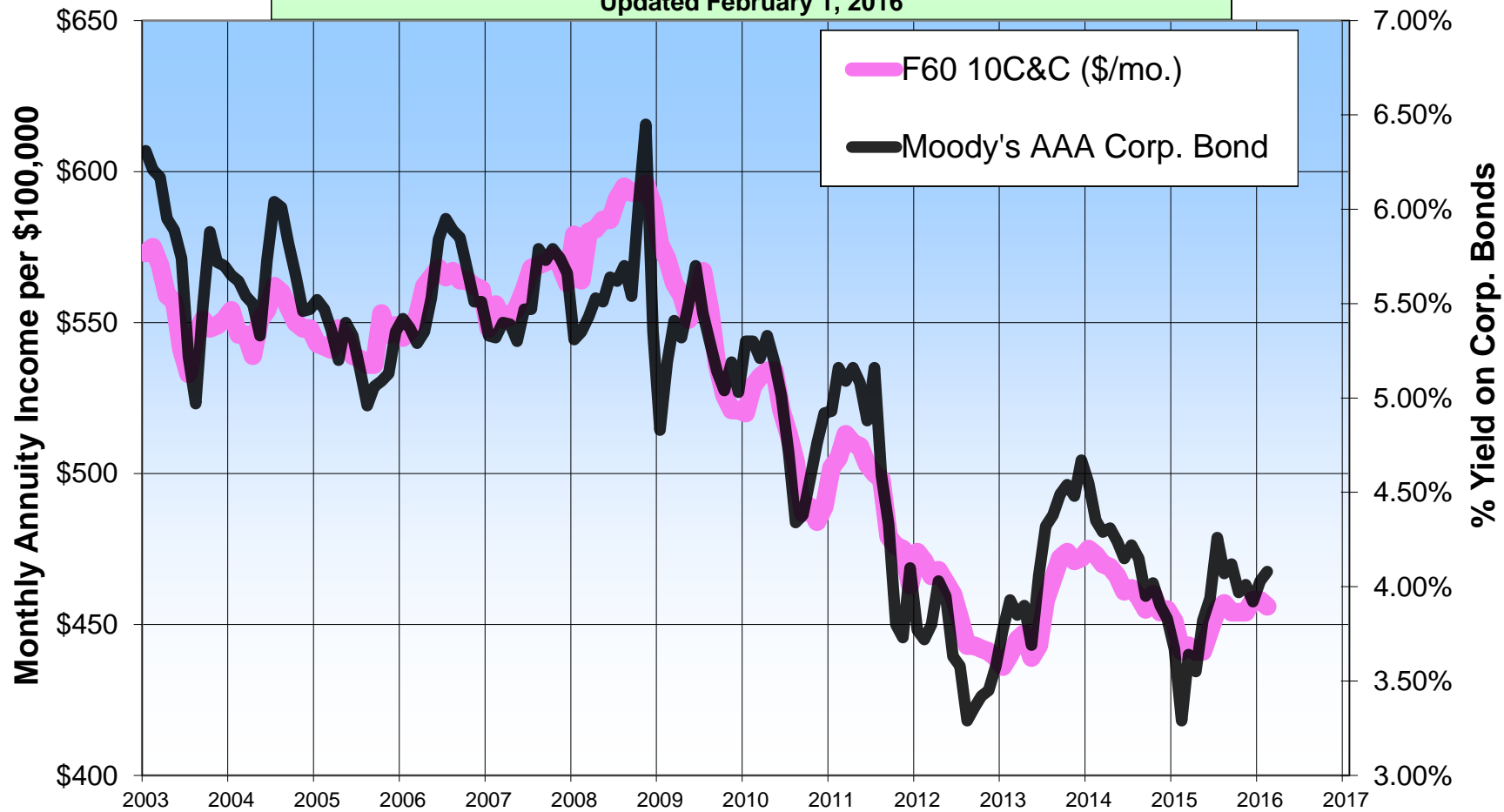
**Chart 6. Monthly Income per \$100,000 Immediate Annuity,
Male Age 60, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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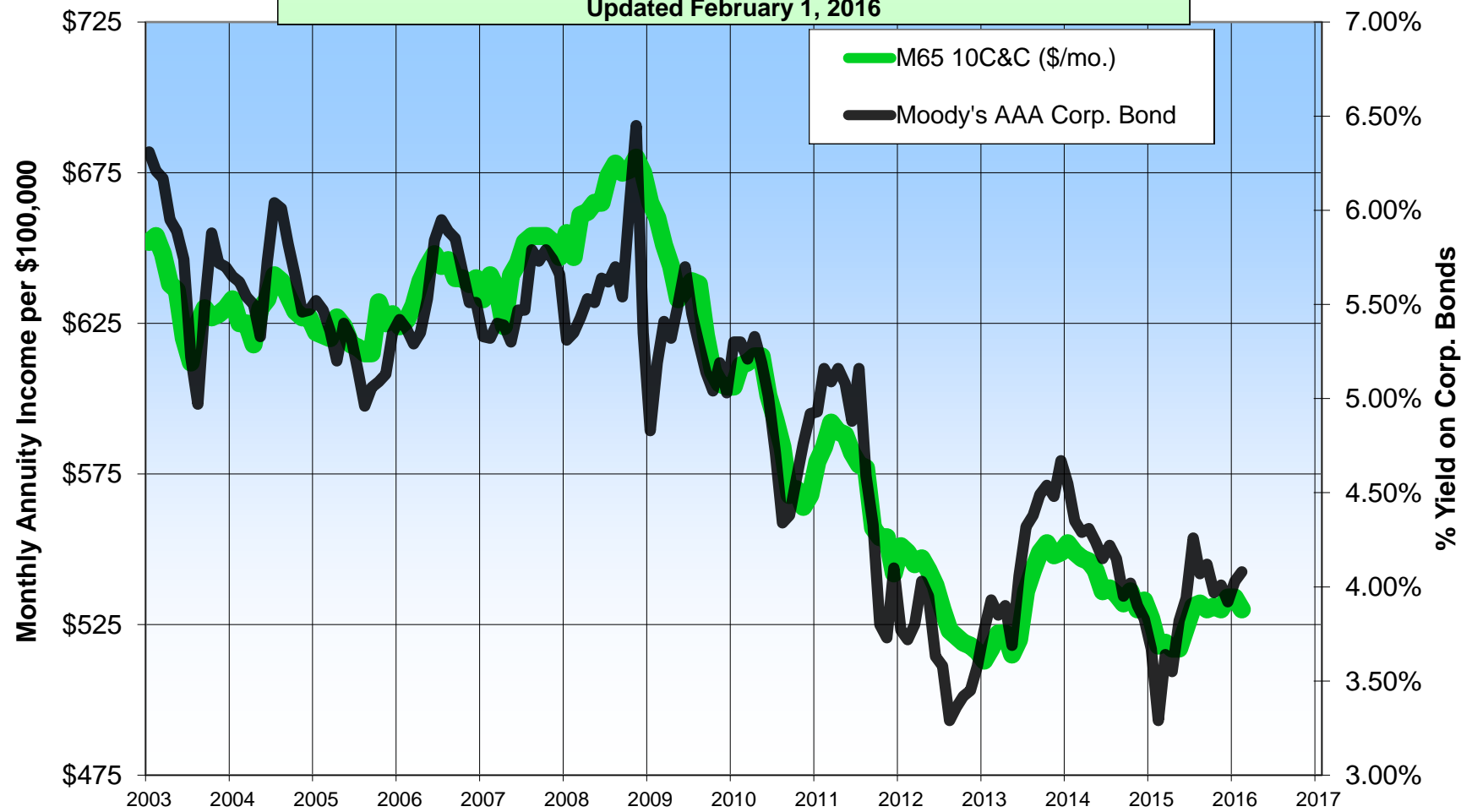
**Chart 6. Monthly Income per \$100,000 Immediate Annuity,
Female Age 60, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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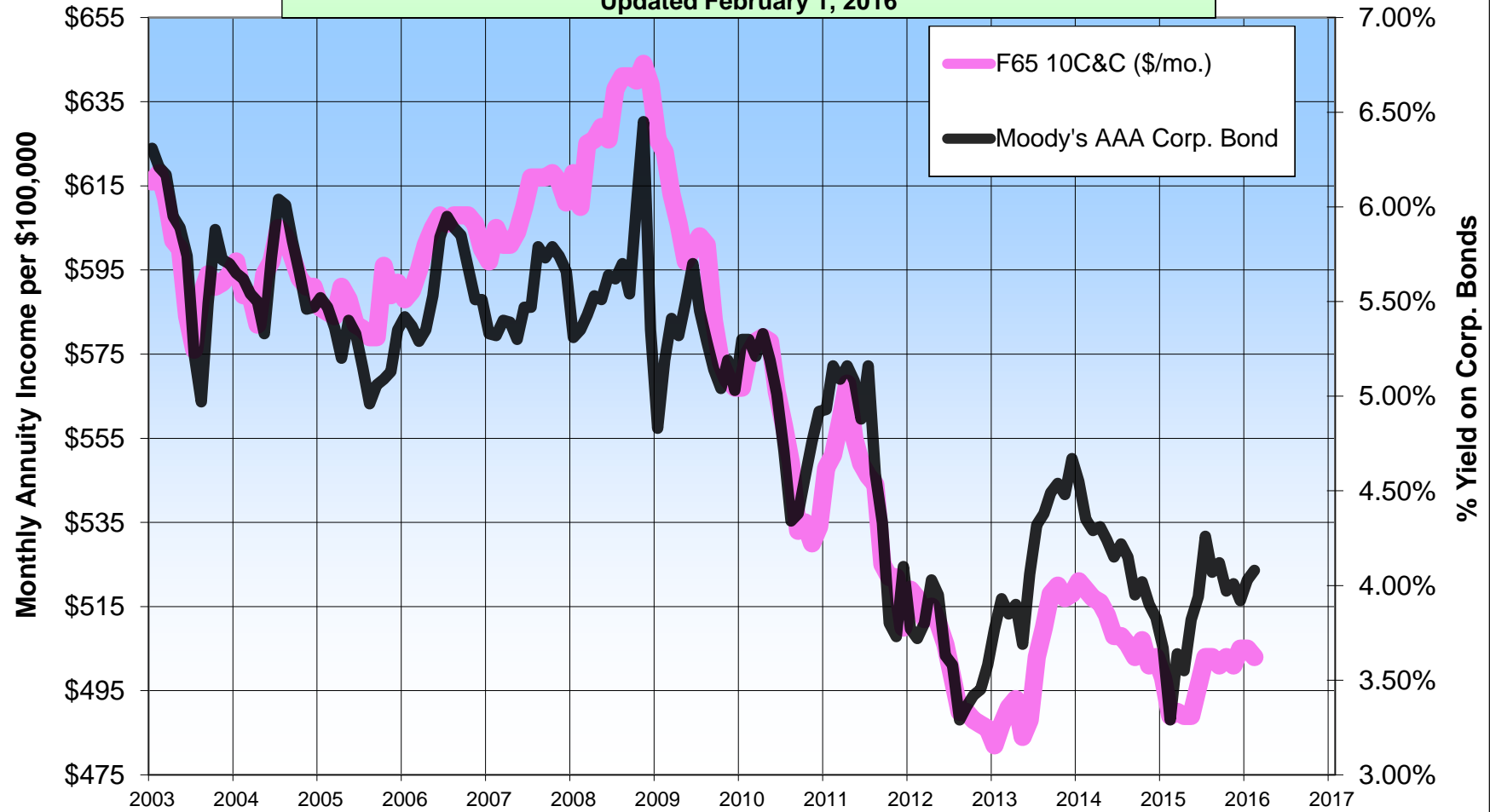
**Chart 7. Monthly Income per \$100,000 Immediate Annuity
Male Age 65, Life & 10 Years Certain
and Yield on Moody's AAA Corp. Bonds**

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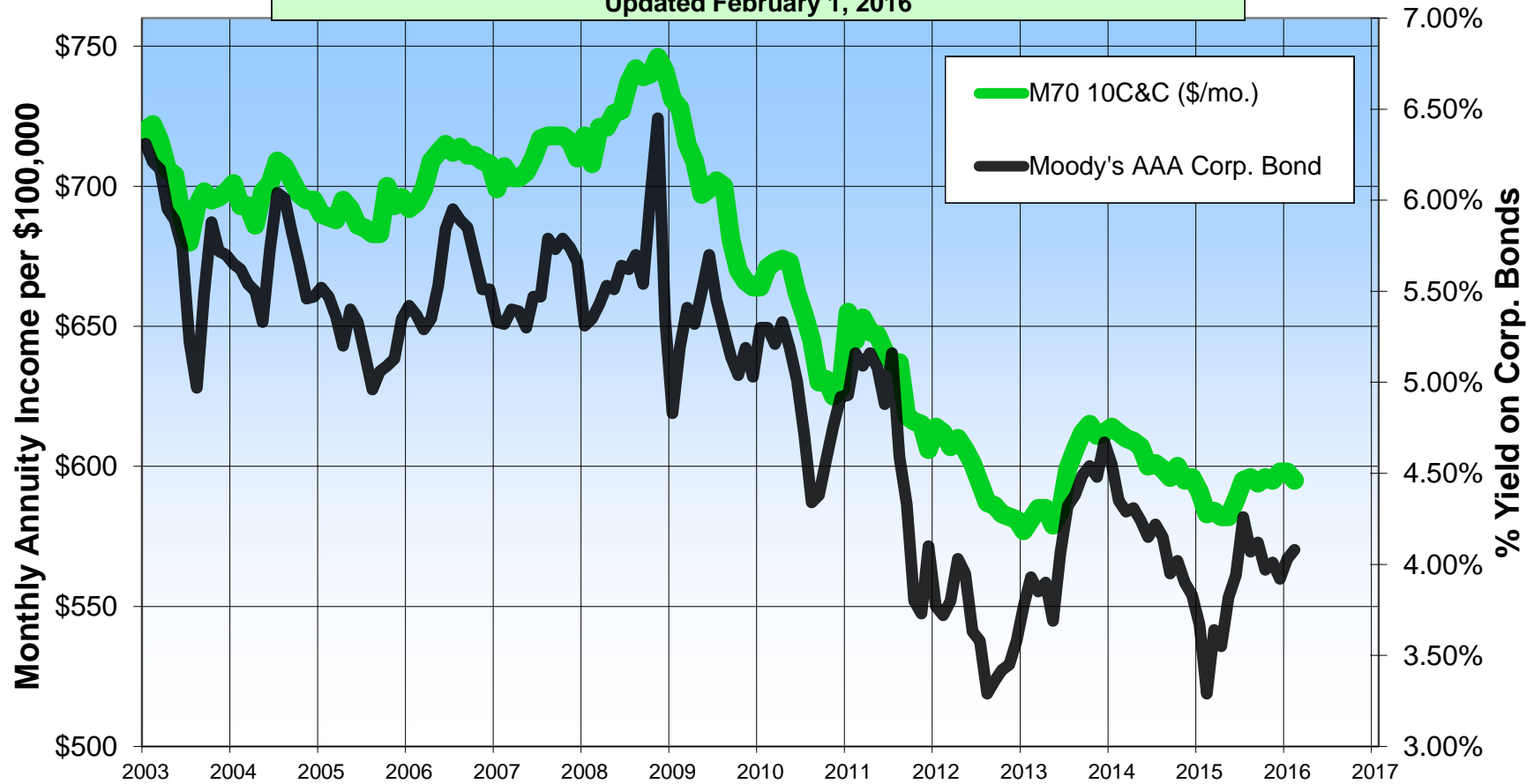
**Chart 7. Monthly Income per \$100,000 Immediate Annuity
Female Age 65, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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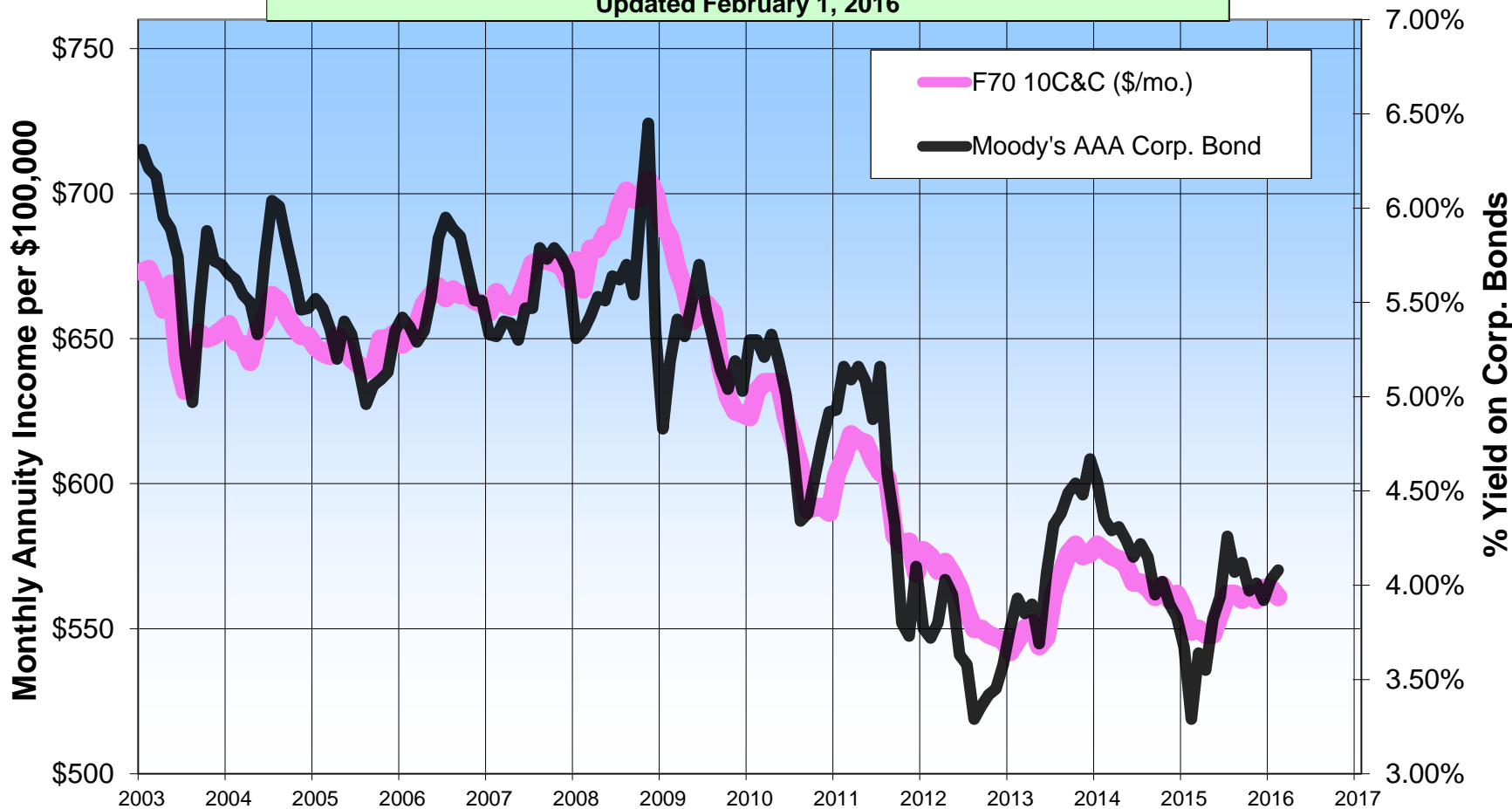
**Chart 8. Monthly Income per \$100,000 Immediate Annuity
Male Age 70, Life & 10 Yrs.
and Yield on Moody's AAA Corp. Bonds**

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

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

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

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