## SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

<table>
<thead>
<tr>
<th>Period (Term) Certain Only</th>
<th>Average</th>
<th>Highest</th>
<th>Single Life Only</th>
<th>Average</th>
<th>Highest</th>
<th>Single Life with 10-Years Certain</th>
<th>Average</th>
<th>Highest</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-Year Pd. Cert.</td>
<td>$1,687</td>
<td>$1,719</td>
<td>Male Age 60</td>
<td>$486</td>
<td>$498</td>
<td>Male Age 60</td>
<td>$479</td>
<td>$493</td>
</tr>
<tr>
<td>10-Year Pd. Cert</td>
<td>$905</td>
<td>$931</td>
<td>Fem. Age 60</td>
<td>$460</td>
<td>$477</td>
<td>Fem. Age 60</td>
<td>$456</td>
<td>$471</td>
</tr>
<tr>
<td>15-Year Pd. Cert.</td>
<td>$657</td>
<td>$690</td>
<td>Male Age 65</td>
<td>$544</td>
<td>$561</td>
<td>Male Age 65</td>
<td>$530</td>
<td>$552</td>
</tr>
<tr>
<td>20-Year Pd. Cert.</td>
<td>$537</td>
<td>$563</td>
<td>Fem. Age 65</td>
<td>$512</td>
<td>$538</td>
<td>Fem. Age 65</td>
<td>$503</td>
<td>$527</td>
</tr>
<tr>
<td>25-Year Pd. Cert.</td>
<td>$468</td>
<td>$501</td>
<td>Male Age 70</td>
<td>$624</td>
<td>$652</td>
<td>Male Age 70</td>
<td>$595</td>
<td>$617</td>
</tr>
<tr>
<td>30-Year Pd. Cert.</td>
<td>$421</td>
<td>$448</td>
<td>Fem. Age 70</td>
<td>$579</td>
<td>$600</td>
<td>Fem. Age 70</td>
<td>$561</td>
<td>$586</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male Age 75</td>
<td>$743</td>
<td>$783</td>
<td>Male Age 75</td>
<td>$676</td>
<td>$694</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Fem. Age 75</td>
<td>$682</td>
<td>$705</td>
<td>Fem. Age 75</td>
<td>$639</td>
<td>$662</td>
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</tbody>
</table>

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.
# Comparative Annuity Reports - February 2016

<table>
<thead>
<tr>
<th>Gender &amp; Age</th>
<th>2015</th>
<th>2016</th>
<th>MoM</th>
<th>YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Feb</td>
<td>Mar</td>
<td>Apr</td>
<td>May</td>
</tr>
<tr>
<td>M60*</td>
<td>$465</td>
<td>$467</td>
<td>$464</td>
<td>$464</td>
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<tr>
<td>F60*</td>
<td>$441</td>
<td>$443</td>
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<tr>
<td>M65*</td>
<td>$518</td>
<td>$519</td>
<td>$517</td>
<td>$517</td>
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<tr>
<td>F65*</td>
<td>$489</td>
<td>$490</td>
<td>$489</td>
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<tr>
<td>M70*</td>
<td>$583</td>
<td>$584</td>
<td>$582</td>
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<tr>
<td>F70*</td>
<td>$549</td>
<td>$550</td>
<td>$548</td>
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</tr>
<tr>
<td>M75*</td>
<td>$662</td>
<td>$663</td>
<td>$662</td>
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<tr>
<td>F75*</td>
<td>$628</td>
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<td>$627</td>
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<tr>
<td>10PC**</td>
<td>$891</td>
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<td>$891</td>
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<tr>
<td>25PC**</td>
<td>$453</td>
<td>$455</td>
<td>$453</td>
<td>$452</td>
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<td>**</td>
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<td>**</td>
<td>**</td>
</tr>
</tbody>
</table>

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)
Chart 2. Yields for Moody's AAA Corp. Bonds and 10Yr. Treasury Notes
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Moody's AAA Corp. Bond
10Yr. T-Notes
Chart 3. Expected Inflation Rate
(10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond)

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% Yield

10Yr-Tip
10Yr. T-Notes
Exp. Inflation (10Yr T-N minus 10Yr Tip)


0.00% 1.00% 2.00% 3.00% 4.00% 5.00% 6.00%

-1.00%

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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Monthly Annuity Income per $100,000

% Yield on Corp. Bonds

$400 $450 $500 $550 $600 $650

- 25 Yr. PC ($/mo.)
- Moody’s AAA Corp. Bond
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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- F60 10C&C ($/mo.)
- Moody’s AAA Corp. Bond
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

Data: Annuity Shopper, July 2009 Issue

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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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- F70 10C&C ($/mo.)
- Moody’s AAA Corp. Bond

Monthly Annuity Income per $100,000

% Yield on Corp. Bonds

3.00% 3.50% 4.00% 4.50% 5.00% 5.50% 6.00% 6.50% 7.00%
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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