## 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>$ 1,688</td>
<td>$ 1,721</td>
<td>Male Age 60</td>
<td>$ 467</td>
<td>$ 479</td>
<td>Male Age 60</td>
<td>$ 460</td>
<td>$ 475</td>
</tr>
<tr>
<td>10-Year Pd. Cert.</td>
<td>$ 890</td>
<td>$ 918</td>
<td>Fem. Age 60</td>
<td>$ 444</td>
<td>$ 466</td>
<td>Fem. Age 60</td>
<td>$ 438</td>
<td>$ 460</td>
</tr>
<tr>
<td>15-Year Pd. Cert.</td>
<td>$ 643</td>
<td>$ 669</td>
<td>Male Age 65</td>
<td>$ 523</td>
<td>$ 544</td>
<td>Male Age 65</td>
<td>$ 510</td>
<td>$ 533</td>
</tr>
<tr>
<td>20-Year Pd. Cert.</td>
<td>$ 524</td>
<td>$ 541</td>
<td>Fem. Age 65</td>
<td>$ 494</td>
<td>$ 516</td>
<td>Fem. Age 65</td>
<td>$ 484</td>
<td>$ 505</td>
</tr>
<tr>
<td>25-Year Pd. Cert.</td>
<td>$ 458</td>
<td>$ 487</td>
<td>Male Age 70</td>
<td>$ 601</td>
<td>$ 638</td>
<td>Male Age 70</td>
<td>$ 575</td>
<td>$ 599</td>
</tr>
<tr>
<td>30-Year Pd. Cert.</td>
<td>$ 412</td>
<td>$ 438</td>
<td>Fem. Age 70</td>
<td>$ 560</td>
<td>$ 587</td>
<td>Fem. Age 70</td>
<td>$ 541</td>
<td>$ 564</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male Age 75</td>
<td>$ 716</td>
<td>$ 768</td>
<td>Male Age 75</td>
<td>$ 657</td>
<td>$ 678</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Fem. Age 75</td>
<td>$ 660</td>
<td>$ 696</td>
<td>Fem. Age 75</td>
<td>$ 619</td>
<td>$ 643</td>
</tr>
</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.
Expected Inflation Rate
10Yr. Treasury Notes minus 10Yr. TIP (Treasury Inflation Protected bond)

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Male 65 / Female 65
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated May 2016
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Est. Monthly Income for $100,000 Premium

Moody's AAA Corporate Bond Yield


$475 $525 $575 $625 $675

M65 10C&C ($/mo.)
F65 10C&C ($/mo.)
Moody's AAA Corp. Bond
Male 75 / Female 75
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated May 2016
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Moody's AAA Corporate Bond Yield

Est. Monthly Income for $100,000 Premium

M75 10C&C ($/mo.)
F75 10C&C ($/mo.)
• Moody's AAA Corp. Bond