## 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>$1,722</td>
<td>$1,744</td>
<td>Male Age 60</td>
<td>$480</td>
<td>$505</td>
<td>Male Age 60</td>
<td>$474</td>
<td>$496</td>
</tr>
<tr>
<td>10-Year Pd. Cert</td>
<td>$924</td>
<td>$944</td>
<td>Fem. Age 60</td>
<td>$459</td>
<td>$485</td>
<td>Fem. Age 60</td>
<td>$453</td>
<td>$475</td>
</tr>
<tr>
<td>15-Year Pd. Cert.</td>
<td>$669</td>
<td>$684</td>
<td>Male Age 65</td>
<td>$539</td>
<td>$562</td>
<td>Male Age 65</td>
<td>$528</td>
<td>$546</td>
</tr>
<tr>
<td>20-Year Pd. Cert.</td>
<td>$546</td>
<td>$562</td>
<td>Fem. Age 65</td>
<td>$512</td>
<td>$536</td>
<td>Fem. Age 65</td>
<td>$502</td>
<td>$520</td>
</tr>
<tr>
<td>25-Year Pd. Cert.</td>
<td>$473</td>
<td>$493</td>
<td>Male Age 70</td>
<td>$619</td>
<td>$643</td>
<td>Male Age 70</td>
<td>$594</td>
<td>$612</td>
</tr>
<tr>
<td>30-Year Pd. Cert.</td>
<td>$424</td>
<td>$449</td>
<td>Fem. Age 70</td>
<td>$579</td>
<td>$606</td>
<td>Fem. Age 70</td>
<td>$561</td>
<td>$579</td>
</tr>
</tbody>
</table>

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

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

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Male 70 / Female 70
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
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Est. Monthly Income for $100,000 Premium

- AVG. M70 10C&C ($/mo.)
- AVG. F70 10C&C ($/mo.)
- Moody's AAA Corp. Bond