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>$ 1,724</td>
<td>$ 1,746</td>
<td>Male Age 60</td>
<td>$ 482</td>
<td>$ 503</td>
<td>Male Age 60</td>
<td>$ 475</td>
<td>$ 496</td>
</tr>
<tr>
<td>10-Year Pd. Cert</td>
<td>$ 924</td>
<td>$ 944</td>
<td>Fem. Age 60</td>
<td>$ 461</td>
<td>$ 485</td>
<td>Fem. Age 60</td>
<td>$ 455</td>
<td>$ 477</td>
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<tr>
<td>15-Year Pd. Cert.</td>
<td>$ 669</td>
<td>$ 686</td>
<td>Male Age 65</td>
<td>$ 540</td>
<td>$ 559</td>
<td>Male Age 65</td>
<td>$ 529</td>
<td>$ 545</td>
</tr>
<tr>
<td>20-Year Pd. Cert.</td>
<td>$ 547</td>
<td>$ 563</td>
<td>Fem. Age 65</td>
<td>$ 513</td>
<td>$ 536</td>
<td>Fem. Age 65</td>
<td>$ 504</td>
<td>$ 525</td>
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<tr>
<td>25-Year Pd. Cert.</td>
<td>$ 477</td>
<td>$ 494</td>
<td>Male Age 70</td>
<td>$ 619</td>
<td>$ 642</td>
<td>Male Age 70</td>
<td>$ 596</td>
<td>$ 612</td>
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<tr>
<td></td>
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<td></td>
<td>Male Age 75</td>
<td>$ 738</td>
<td>$ 775</td>
<td>Male Age 75</td>
<td>$ 681</td>
<td>$ 703</td>
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<tr>
<td></td>
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<td></td>
<td>Fem. Age 75</td>
<td>$ 680</td>
<td>$ 718</td>
<td>Fem. Age 75</td>
<td>$ 641</td>
<td>$ 667</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.
Male 65 / Female 65
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated September 2018
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Est. Monthly Income for $100,000 Premium

Moody's AAA Corporate Bond Yield

AVG. M65 10C&C ($/mo.)
AVG. F65 10C&C ($/mo.)
Moody's AAA Corp. Bond
Male 70 / Female 70
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated September 2018
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Estimated Monthly Income for $100,000 Premium

Moody's AAA Corporate Bond Yield

Average Male 70 / 10 Years Certain
Average Female 70 / 10 Years Certain
Moody's AAA Corporate Bond Yield


$500 $550 $600 $650 $700 $750 $800

3.00% 3.50% 4.00% 4.50% 5.00% 5.50% 6.00% 6.50% 7.00%
Male 75 / Female 75
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated September 2018
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Est. Monthly Income for $100,000 Premium

Moody's AAA Corp. Bond

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