### SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

<table>
<thead>
<tr>
<th>Period (Term)</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>Certain Only</td>
<td></td>
<td></td>
<td>Male Age 60</td>
<td>$492</td>
<td>$508</td>
<td>Male Age 60</td>
<td>$485</td>
<td>$500</td>
</tr>
<tr>
<td>5-Year Pd. Cert.</td>
<td>$1,733</td>
<td>$1,757</td>
<td>Fem. Age 60</td>
<td>$471</td>
<td>$487</td>
<td>Fem. Age 60</td>
<td>$466</td>
<td>$482</td>
</tr>
<tr>
<td>10-Year Pd. Cert</td>
<td>$934</td>
<td>$955</td>
<td>Male Age 65</td>
<td>$547</td>
<td>$561</td>
<td>Male Age 65</td>
<td>$537</td>
<td>$549</td>
</tr>
<tr>
<td>15-Year Pd. Cert</td>
<td>$677</td>
<td>$691</td>
<td>Fem. Age 65</td>
<td>$521</td>
<td>$537</td>
<td>Fem. Age 65</td>
<td>$513</td>
<td>$530</td>
</tr>
<tr>
<td>20-Year Pd. Cert</td>
<td>$555</td>
<td>$571</td>
<td>Male Age 70</td>
<td>$625</td>
<td>$643</td>
<td>Male Age 70</td>
<td>$601</td>
<td>$616</td>
</tr>
<tr>
<td>25-Year Pd. Cert</td>
<td>$484</td>
<td>$499</td>
<td>Fem. Age 70</td>
<td>$586</td>
<td>$608</td>
<td>Fem. Age 70</td>
<td>$569</td>
<td>$591</td>
</tr>
<tr>
<td>30-Year Pd. Cert</td>
<td>$435</td>
<td>$451</td>
<td>Male Age 75</td>
<td>$741</td>
<td>$766</td>
<td>Male Age 75</td>
<td>$686</td>
<td>$708</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Fem. Age 75</td>
<td>$684</td>
<td>$718</td>
<td>Fem. Age 75</td>
<td>$647</td>
<td>$671</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.
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 65 / Female 65
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated February 2019
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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


$450 $500 $550 $600 $650 $700

3.00% 3.50% 4.00% 4.50% 5.00% 5.50% 6.00% 6.50% 7.00%
Male 70 / Female 70
Life & 10 Years Certain Annuity Rates and Moody's AAA Corporate Bond Yield
Updated February 2019
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AVG. M70 10C&C ($/mo.)
AVG. F70 10C&C ($/mo.)
Moody's Aaa Corp. Bond
Male 75 / Female 75
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated February 2019
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Est. Monthly Income for $100,000 Premium

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