## 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>$1,704</td>
<td>$1,731</td>
<td>Male Age 60</td>
<td>$466</td>
<td>$487</td>
<td>Male Age 60</td>
<td>$461</td>
<td>$479</td>
</tr>
<tr>
<td>10-Year Pd. Cert</td>
<td>$906</td>
<td>$930</td>
<td>Fem. Age 60</td>
<td>$445</td>
<td>$472</td>
<td>Fem. Age 60</td>
<td>$442</td>
<td>$466</td>
</tr>
<tr>
<td>15-Year Pd. Cert</td>
<td>$652</td>
<td>$674</td>
<td>Male Age 65</td>
<td>$520</td>
<td>$545</td>
<td>Male Age 65</td>
<td>$513</td>
<td>$553</td>
</tr>
<tr>
<td>20-Year Pd. Cert</td>
<td>$531</td>
<td>$561</td>
<td>Fem. Age 65</td>
<td>$493</td>
<td>$521</td>
<td>Fem. Age 65</td>
<td>$488</td>
<td>$510</td>
</tr>
<tr>
<td>25-Year Pd. Cert</td>
<td>$457</td>
<td>$486</td>
<td>Male Age 70</td>
<td>$596</td>
<td>$625</td>
<td>Male Age 70</td>
<td>$579</td>
<td>$630</td>
</tr>
<tr>
<td>30-Year Pd. Cert</td>
<td>$408</td>
<td>$430</td>
<td>Fem. Age 70</td>
<td>$559</td>
<td>$599</td>
<td>Fem. Age 70</td>
<td>$547</td>
<td>$575</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male Age 75</td>
<td>$711</td>
<td>$745</td>
<td>Male Age 75</td>
<td>$663</td>
<td>$712</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Fem. Age 75</td>
<td>$657</td>
<td>$709</td>
<td>Fem. Age 75</td>
<td>$625</td>
<td>$657</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.
Male 65 / Female 65
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated August 2019
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EST. MONTHLY INCOME FOR $100,000 PREMIUM

AVG. M65 10C&C ($/mo.)
AVG. F65 10C&C ($/mo.)
Moody's Aaa Corp. Bond

Moody's AAA Corporate Bond Yield

$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 August 2019
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Moody's AAA Corporate Bond Yield

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

Est. Monthly Income for $100,000 Premium

3.00% 3.50% 4.00% 4.50% 5.00% 5.50% 6.00% 6.50% 7.00%
$500 $550 $600 $650 $700 $750 $800
Male 75 / Female 75
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
Updated August 2019
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