

Comparative Annuity Reports

Your guide to comparing data about Single Premium Immediate Annuity programs

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SUMMARY OF IMMEDIATE ANNUITY PAYOUTS

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Period (Term) <u>Certain Only</u>	<u>Average</u>	<u>Highest</u>	Single Life <u>Only</u>	<u>Average</u>	<u>Highest</u>	Single Life with <u>10-Years Certain</u>	<u>Average</u>	<u>Highest</u>
5-Year Pd. Cert.	\$ 1,671	\$ 1,688	Male Age 60	\$ 415	\$ 436	Male Age 60	\$ 410	\$ 432
10-Year Pd. Cert.	\$ 868	\$ 897	Fem. Age 60	\$ 397	\$ 420	Fem. Age 60	\$ 393	\$ 417
15-Year Pd. Cert.	\$ 617	\$ 639	Male Age 65	\$ 474	\$ 501	Male Age 65	\$ 464	\$ 488
20-Year Pd. Cert.	\$ 495	\$ 514	Fem. Age 65	\$ 448	\$ 477	Fem. Age 65	\$ 440	\$ 465
25-Year Pd. Cert.	\$ 424	\$ 445	Male Age 70	\$ 548	\$ 581	Male Age 70	\$ 530	\$ 557
30-Year Pd. Cert.	\$ 375	\$ 395	Fem. Age 70	\$ 512	\$ 547	Fem. Age 70	\$ 499	\$ 529
			Male Age 75	\$ 661	\$ 700	Male Age 75	\$ 616	\$ 642
			Fem. Age 75	\$ 608	\$ 640	Fem. Age 75	\$ 577	\$ 611

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)**

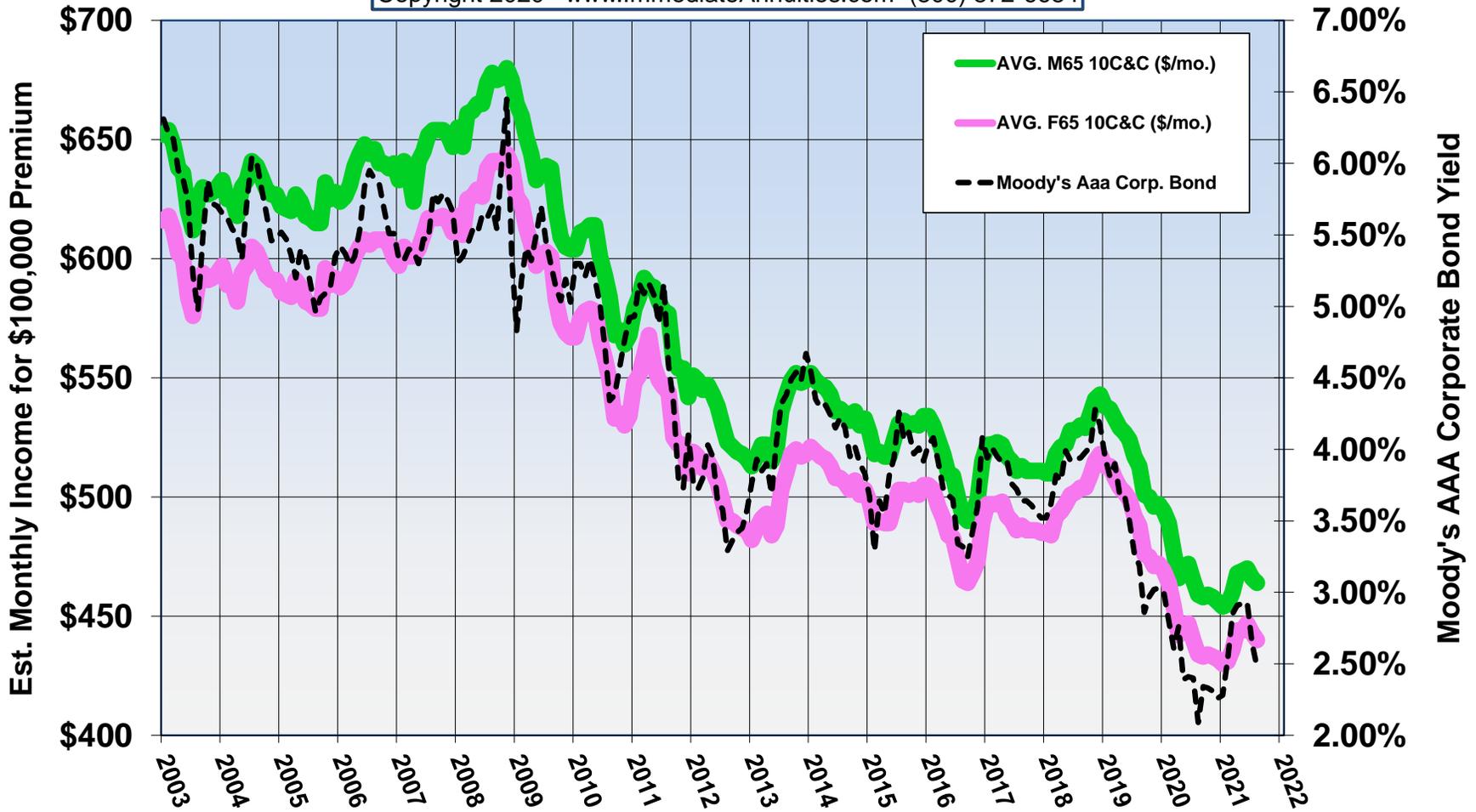
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Male 65 / Female 65
Life & 10 Years Certain Annuity Rates
and Moody's AAA Corporate Bond Yield
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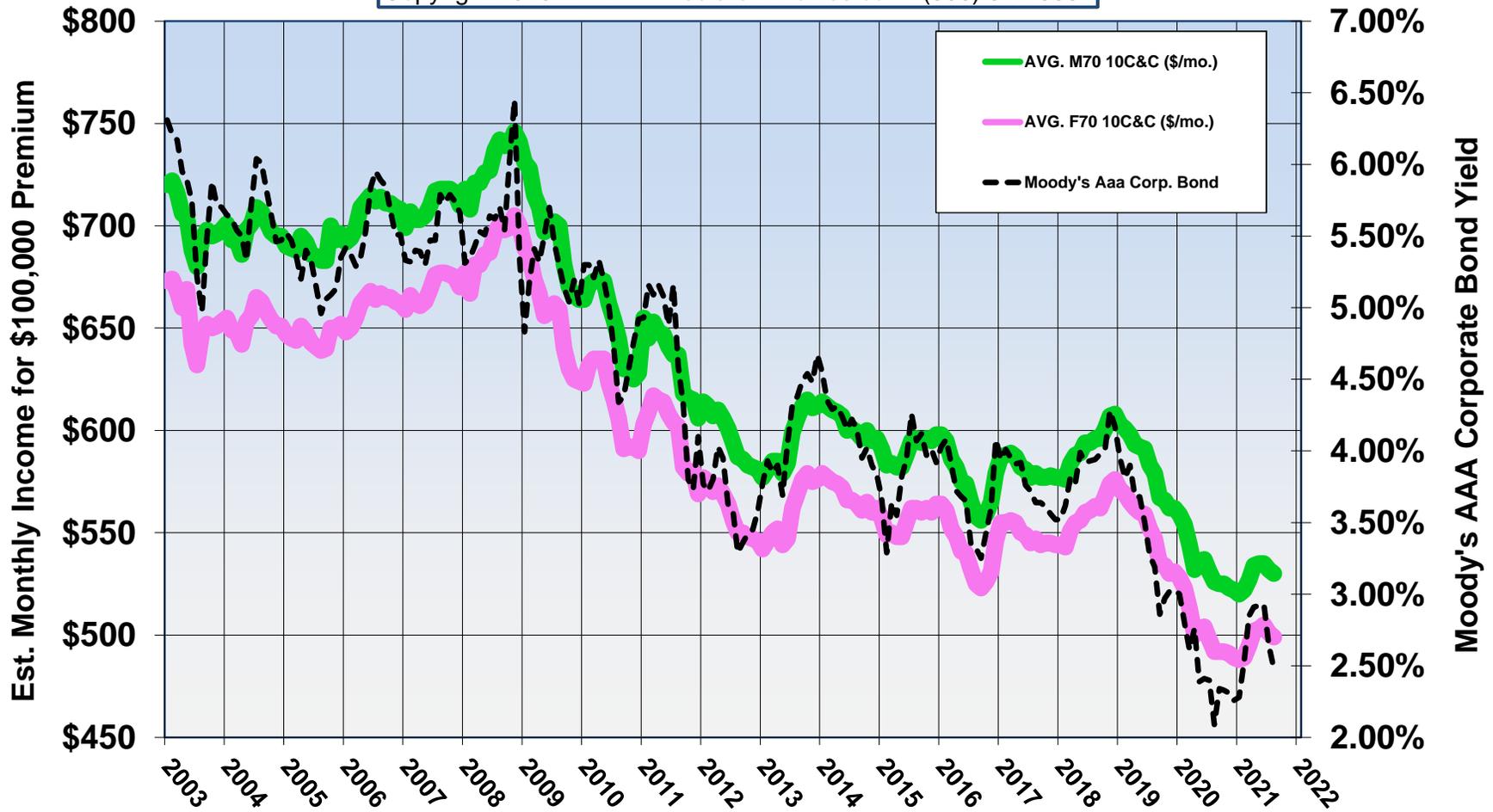
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Male 70 / Female 70
Life & 10 Years Certain Annuity Rates
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Male 75 / Female 75
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