

SPIA Monthly Payout Comparison

EFFECTIVE DATE: 05/01/2012

ASSUMED PREMIUM: \$100,000



Bests Rating:			A-	A		A+	A	Best from SPIA Solutions	Carrier used from SPIA Solutions
Form	Issue Age	Issue Gender	AEI	GRT		LAF	NWL		
5Y Certain	N/A	N/A	\$1,675	\$1,666		N/A	\$1,674	\$1,695	Symetra
7Y Certain	N/A	N/A	\$1,250	\$1,190		\$1,207	N/A	\$1,249	Symetra
10Y Certain	N/A	N/A	\$934	\$864		\$881	\$912	\$918	Symetra
Life Only	70	M	\$673	\$624		\$646	\$616	\$662	Am. National
Life Only	80	M	\$944	\$911		NA	\$893	\$940	Lincoln Financial
Life Only	70	F	\$604	\$563		\$574	\$559	\$600	Am. National
Life Only	80	F	\$810	\$829		NA	\$809	\$872	Lincoln Financial
Life & 10	70	M	\$633	\$579		\$597	\$575	\$620	Am. National
Life & 10	80	M	\$774	\$718		\$755	\$729	\$768	Genworth
Life & 10	70	F	\$582	\$539		\$549	\$540	\$578	Am. National
Life & 10	80	F	\$721	\$694		\$726	\$704	\$748	Genworth
Joint + 100%	65	M/F	\$0	\$430		\$420	\$430	\$462	Am. National

Key
Bold: Highest Payout Option
<i>Italic: 2nd Highest Payout Option</i>

Payouts subject to change without notice. FOR AGENT USE ONLY - NOT FOR SALES PURPOSES

Information contained on this chart is believed to be accurate at the time the chart was created; rates are subject to change.

For other payout option rates, contact your Creative Marketing Consultant at 800.992.2642

AEI: American Equity; GRT: Great American; OM/FG: Old Mutual/F&G; LF: Lincoln Financial; LAF: Lafayette Life; NWL: National Western Life