

SPIA Pay-out Comparison
As of: 8.1.18
Valued Client
Age: 69
Sex: M
NQ
100,000 Deposit
State: MO
Mode: Monthly

SPIA Pay-Out Comparisons

<u>Carrier: - Individual Quote</u>	<u>A.M. Best Rating</u>	<u>Life Only</u>	<u>Life + 10</u>	<u>Life + 20</u>	<u>Life + Cash Refund</u>	<u>10 Years Certain</u>
Carrier A	A	\$568.06	\$553.48	\$483.96	\$504.84	\$942.62
Carrier B	A	\$617.07	\$593.75	\$530.47	\$554.15	\$915.47
Carrier C	A	\$577.08	\$549.29	\$485.71	N/A	\$889.91
Carrier D	A+	\$613.67	\$590.16	\$506.98	\$550.01	\$931.71
Carrier E	A+	\$629.05	\$595.85	\$522.41	\$550.81	\$916.41
Carrier F	A+	\$620.11	\$594.26	\$511.71	N/A	\$921.31
Carrier G	A+	\$540.22	N/A	N/A	N/A	N/A
Carrier H	A+	\$611.55	\$584.38	\$516.45	\$541.20	\$915.56
Carrier I	A+	N/A	\$585.03	\$500.76	\$531.35	\$906.20
Carrier J	A	\$619.43	\$599.92	\$509.51	\$547.15	\$940.00

Best pay-out for that period in this example

The following states have a premium tax withheld: CA, ME, NV, SD, WV & WY