

Annuity Intelligence Report

June 3, 2019

**BLUEPRINT
INCOME**

Top of the market fixed annuity rates held steady — 4.10% for 5 years guaranteed / 4.19% for 7 years guaranteed / and 4.30% for 10 year guaranteed — but most insurers reduced rates this month in response lower bond yields. Signals from those who follow the Fed closest (and even from some members of the Fed’s own Board of Governors) indicate that more rate cuts are now likely before the end of the year.

CURRENT IMMEDIATE & LONGEVITY ANNUITY RATES

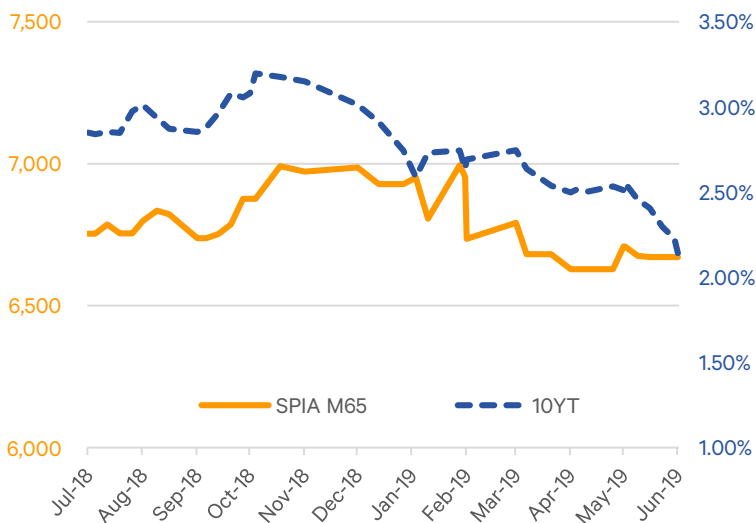
A \$100,000 purchase will create annual income of:

		Starting at age...							
Age		50	55	60	65	70	75	80	85
Male	50	\$5,160	\$6,570	\$8,920	\$12,440	\$18,030	\$27,680	\$46,250	\$87,790
	55	-	\$5,490	\$7,210	\$10,080	\$14,690	\$22,630	\$38,010	\$72,700
	60	-	-	\$5,990	\$8,100	\$11,840	\$18,360	\$31,020	\$59,800
	65	-	-	-	\$6,670	\$9,250	\$14,700	\$25,040	\$48,700
	70	-	-	-	-	\$7,660	\$11,590	\$20,610	\$39,040
	75	-	-	-	-	-	\$9,300	\$15,680	\$34,230
Female	50	\$4,990	\$6,300	\$8,550	\$11,650	\$16,580	\$24,840	\$40,210	\$73,280
	55	-	\$5,310	\$6,860	\$9,460	\$13,510	\$20,280	\$32,900	\$60,150
	60	-	-	\$5,780	\$7,630	\$10,920	\$16,460	\$26,780	\$49,120
	65	-	-	-	\$6,390	\$8,580	\$13,200	\$21,590	\$39,770
	70	-	-	-	-	\$7,250	\$10,330	\$17,150	\$31,820
	75	-	-	-	-	-	\$8,610	\$13,220	\$25,780

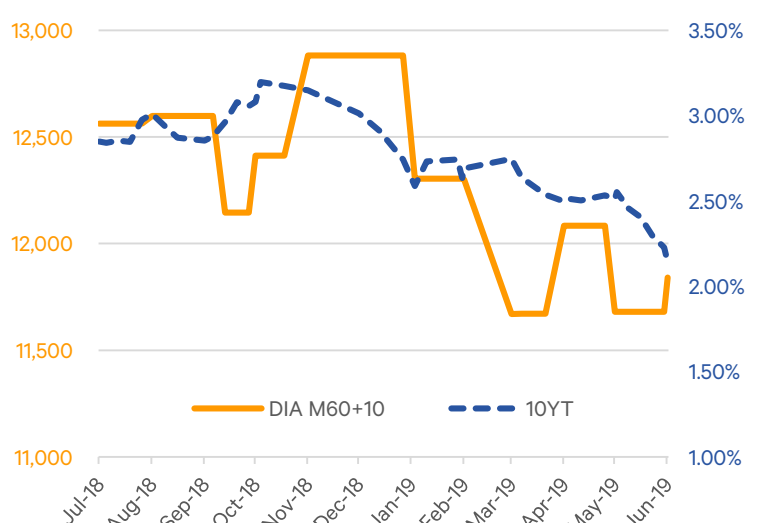
Immediate and longevity annuity quotes shown as annual income for a \$100,000 premium as of 6/1/2019. All quotes are life only.

IMMEDIATE & LONGEVITY ANNUITY RATE HISTORY

Top Immediate Annuity Rate History



Top Longevity Annuity Rate History



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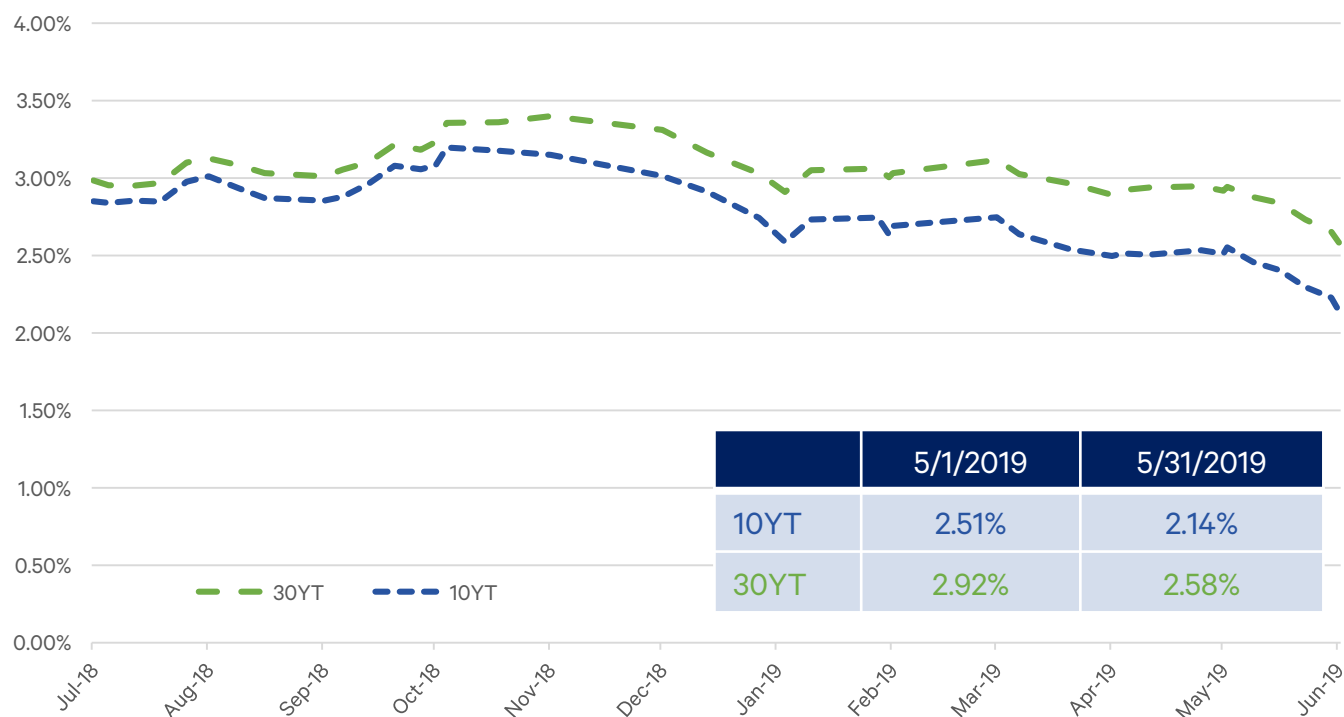
CURRENT FIXED ANNUITY RATES

Credit Rating	Investment Term							
	3-year	4-year	5-year	6-year	7-year	8-year	9-year	10-year
A++	2.45%	2.50%	2.50%	2.35%	2.40%	-	2.00%	-
A+	2.55%	2.50%	3.00%	2.75%	3.15%	2.85%	3.10%	3.05%
A	2.65%	2.50%	3.15%	3.10%	3.19%	3.10%	3.17%	3.20%
A-	2.75%	3.05%	3.40%	3.45%	3.50%	3.55%	3.40%	3.55%
B++	3.10%	3.15%	4.00%	4.12%	4.19%	3.60%	3.75%	4.30%
B+	3.10%	3.15%	4.00%	4.12%	4.19%	3.60%	3.75%	4.30%
B	3.10%	3.15%	4.10%	4.12%	4.19%	3.60%	3.75%	4.30%

Fixed annuity yields to maturity shown for high-band contracts with the MVA option offered by carriers with minimum credit rating according to A.M. Best. Rates as of 6/3/2019.

10-YEAR AND 30-YEAR TREASURY YIELDS

The 10 Year Treasury has fallen from 3.24% in November 2018 all the way down to 2.07% on June 3rd. That has put significant pressure on annuity pricing, as the interest that the insurer can expect to earn from the premium payments made by customers has gone down. Drops in yields have mostly been attributed to the trade disputes with China and Mexico, as well as softer than expected inflation and economic growth data.



For more information about annuity products, features or to learn how to move forward with a purchase, contact us at (888) 867-7620 or support@blueprintincome.com.