Top Single Premium Immediate Annuity (SPIA) Payouts

CLIENT AGE + GENDER	TERM	ANNUAL PAYOUT
PERIOD CERTAIN		
65	5 Year Certain	**$21,803.23**
65	10 Year Certain	**$12,418.91**
LIFE / FEMALE		
65F	Life Only — Female	**$7,644.57**
65F	Life w/ 5 Year Certain — Female	**$7,831.88**
65F	Life w/ 10 Year Certain — Female	**$7,726.52**
LIFE / MALE		
65M	Life Only — Male	**$8,030.90**
65M	Life w/ 5 Year Certain — Male	**$8,229.92**
65M	Life w/ 10 Year Certain — Male	**$8,054.31**
JOINT LIFE		
65F/65M	Lifetime Joint Income — 100%	**$6,930.46**

Rates as of November 2, 2026 | Rates may vary by state — call for details