


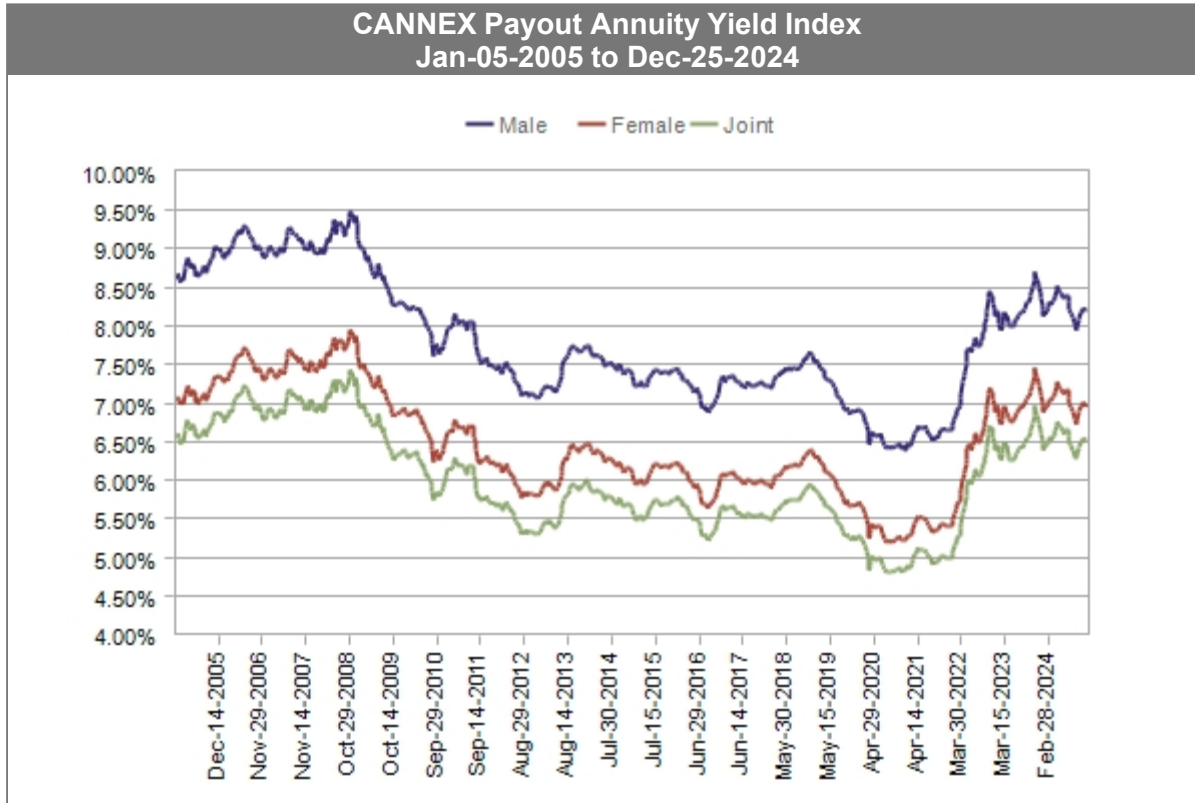
Single Life Male 70	Single Life Female 65	Joint Life M70/F65
8.21%	6.99%	6.52%

The CANNEX PAY Index has decreased since Nov-27-2024 **-0.02%**



Commentary - December 25, 2024

Based on the average of the CANNEX PAY Index yields, someone investing \$100,000 into an immediate income annuity can expect a payout of \$603 per month for a yield of 7.24%. This is a decrease of approximately \$20 per year since Nov-27-2024.



Date	Single Male 70	Single Female 65	Joint M70/F65
Dec-25-2024	8.21%	6.99%	6.52%
Nov-27-2024	8.23%	7.00%	6.54%
Oct-30-2024	8.11%	6.90%	6.44%
Sep-25-2024	8.01%	6.78%	6.28%
Aug-28-2024	8.16%	6.93%	6.43%
Jul-31-2024	8.40%	7.17%	6.66%
Jun-26-2024	8.37%	7.14%	6.63%

The CANNEX Payout Annuity Yield (PAY) Index™ is a baseline measurement of the lifetime yield that a retiree can expect from an immediate income annuity. The CANNEX PAY Index can be used to compare the performance of cash flow strategies with or without the use of an immediate income annuity. A weekly history of the CANNEX PAY Index is available from CANNEX free of charge. For more information about the CANNEX PAY Index or how to obtain historical rates, contact CANNEX at 1-800-387-1269 or cannex@cannex.com.