

# CAN YOU STILL GET 6.4% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – No Decrease Risk) – Variable Annuities

Q1 2023



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	9.83%
Protective	SecurePay Protector	9.77%
Corebridge	Polaris Income Max Option 3	9.52%
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 year	9.38%
Lincoln	ProtectedPay Secure Core	9.20%
Pacific Life	Future Income Generator	9.18%
CUNA	Zone Income GLWB	9.00%
Principal	Target Income Protector	8.93%
Lincoln	ProtectedPay Select Core	8.80%
Nationwide	Lifetime Income Plus Core	8.80%
Securian Financial	MyPath Journey	8.74%
Corebridge	Polaris Income Plus Daily Flex Opt 3	8.64%
Delaware	Income Boost GLWB Rider	8.63%
Brighthouse	Flex Choice Access Level	8.55%
Jackson	LifeGuard Freedom Flex III (Max Option)	8.50%
Securian Financial	MyPath Horizon	8.14%
Transamerica	Income Edge 1.2	8.05%
Jackson	LifeGuard Freedom Net (Max Option)	8.00%
Jackson	LifeGuard Freedom Flex II (Max Option)	8.00%
Principal	Flexible Income Protector Plus	7.96%
Brighthouse	Shield Level Pay Plus Market Growth 10 year	7.50%
Jackson	LifeGuard Freedom Flex I (Max Option)	7.50%
Corebridge	Polaris Income MaxOpt 1 Min	7.23%
Jackson	LifeGuard Freedom Flex III (Value Option)	7.23%
Equitable	Structured Capital Strategies Income Level (10 yr)	7.20%
Corebridge	Polaris Income Plus Daily Flex Opt 1 Min	6.80%
Jackson	LifeGuard Freedom Net (Value Option)	6.80%
Jackson	LifeGuard Freedom Flex II (Value Option)	6.80%
Nationwide	Lifetime Income Plus Accelerated (Min)	6.80%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.40%
Lincoln	ProtectedPay Select Plus (Min)	6.40%
Lincoln	ProtectedPay Secure Plus (Min)	6.40%

**Disclosure:** This illustration shows the minimum adjusted income for a single individual investing at age 55 assuming no withdrawals for 10 years. It utilizes B-share contracts and does not apply state variations. It does not account for any potential step-ups that could generate a higher income, especially for those benefits that allow a higher percentage of equity exposure, as well as the benefits that allow stacking. Current as of January 2023, withdrawal percentages and roll-up rates are subject to change. Although most products are represented, other versions or surrender periods from a carrier could produce a different rate. **Income Rate:** Individual investing at 55, benefit base increasing by guaranteed roll up rate, or deferral period, then withdrawing money at 65 for life at income rates. Showing income rate from initial investment. **Possible Decrease:** Income rate can decrease if account value is depleted

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# CAN YOU STILL GET 8.0% IN YOUR RETIREMENT AT AGE 65?

## (10 Yr Deferral – Incl. Decrease Risk) – Variable Annuities

### Q1 2023



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
Corebridge	Polaris Income Max Opt 2 Max	13.60%	X
Pacific Life	Enhanced Income Select 2 Max	13.60%	X
Lincoln	ProtectedPay Secure Max(Max)	13.20%	X
Lincoln	ProtectedPay Select Max (Max)	12.80%	X
Nationwide	Lifetime Income Plus Max (Max)	12.75%	X
Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	12.40%	X
Corebridge	Polaris Income MaxOpt 1 Max	11.90%	X
Brighthouse	Flex Choice Access Expedite Max	11.81%	X
Lincoln	ProtectedPay Secure Plus (Max)	11.60%	X
Lincoln	ProtectedPay Select Plus (Max)	11.20%	X
Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	10.80%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	10.40%	X
Delaware	Income Control GLWB Rider	9.83%	
Protective	SecurePay Protector	9.77%	
Equitable	Structured Capital Strategies Income Accelerated Max (1	9.60%	X
Corebridge	Polaris Income Max Option 3	9.52%	
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 year	9.38%	
Lincoln	ProtectedPay Secure Core	9.20%	
Pacific Life	Future Income Generator	9.18%	
CUNA	Zone Income GLWB	9.00%	
Principal	Target Income Protector	8.93%	
Lincoln	ProtectedPay Select Core	8.80%	
Nationwide	Lifetime Income Plus Core	8.80%	
Securian Financial	MyPath Journey	8.74%	
Equitable	Retirement Cornerstone GMIB (10 yr)	8.70%	X
Corebridge	Polaris Income Plus Daily Flex Opt 3	8.64%	
Delaware	Income Boost GLWB Rider	8.63%	
Brighthouse	Flex Choice Access Level	8.55%	
Jackson	LifeGuard Freedom Flex III (Max Option)	8.50%	
Securian Financial	MyPath Horizon	8.14%	
Transamerica	Income Edge 1.2	8.05%	
Jackson	LifeGuard Freedom Net (Max Option)	8.00%	
Jackson	LifeGuard Freedom Flex II (Max Option)	8.00%	

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