

CAN YOU GET ABOVE 6.90% IN YOUR RETIREMENT AT AGE 65? (10 Yr Deferral – No Decrease Risk) – Variable and RILA Annuities Q1 2025



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	RILA
Protective	SecurePay Protector Level	11.80%	
Delaware	Income Control GLWB Rider	10.50%	
Nationwide	L.INC+ Core	10.37%	
Corebridge	Polaris Income Max Option 3	10.20%	
Securian Financial	MyPath Journey	10.17%	
Lincoln	ProtectedPay Secure Core	10.16%	
Principal	Target Income Protector	10.03%	
Lincoln	ProtectedPay Select Core	9.84%	
Brighthouse	Flex Choice Access Level	9.77%	
Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 10 year	9.75%	X
Lincoln	ProtectedPay Secure Core with Estate Lock	9.60%	
Delaware	Income Boost GLWB Rider	9.45%	
Lincoln	ProtectedPay Select Core with Estate Lock	9.36%	
Jackson	Flex Plus	9.35%	
Corebridge	Polaris Income Plus Daily Flex Opt 3	9.28%	
Securian Financial	MyPath Horizon	9.25%	
Pacific Life	Future Income Generator	9.20%	
TruStage	Zone Income GLWB	9.00%	X
Principal	Flexible Income Protector Plus	8.97%	
Jackson	Flex Net Core	8.56%	
Jackson	Flex Core	8.56%	
Transamerica	Income Edge 1.2	8.50%	
Equitable	Structured Capital Strategies Income Level (10 yr)	8.50%	X
Pacific Life	Income Guard 10-Year	8.15%	X
Lincoln	ProtectedPay Secure Plus (Min)	8.00%	
Principal	Secure Income Protector 10-Year Level	8.00%	X
Brighthouse	Shield Level Pay Plus II Market Growth 10 year	7.75%	X
Corebridge	Polaris Income MaxOpt 1 Min	7.65%	
Nationwide	L.INC+ Accelerated (Min)	7.65%	
Jackson	Market Link Pro II with + Income 10-Year	7.50%	X
Corebridge	Polaris Income Plus Daily Flex Opt 1 Min	7.20%	
Lincoln	ProtectedPay Select Plus (Min)	7.20%	
MassMutual	RetirePay	7.15%	
Principal	Flexible Income Protector	6.90%	

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 2025, 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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Company	Benefit Name	Income Rate	Possible Decrease	RILA
Corebridge	Polaris Income Max Opt 2 Max	14.88%	X	
Nationwide	L.INC+ Max (Max)	14.45%	X	
Pacific Life	Enhanced Income Select 2 Max	14.45%	X	
Lincoln	ProtectedPay Secure Max(Max)	14.16%	X	
Protective	SecurePay Protector (10-Year only) then reduced for life	13.87%	X	
Brighthouse	Flex Choice Access Expedite Max	13.85%	X	
Lincoln	ProtectedPay Select Max (Max)	13.84%	X	
Equitable	Retirement Cornerstone GMIB (10 yr)	13.77%	X	
Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	13.60%	X	
Corebridge	Polaris Income MaxOpt 1 Max	13.18%	X	
Nationwide	L.INC+ Accelerated (Max)	12.75%	X	
Lincoln	ProtectedPay Select Plus (Max)	12.24%	X	
Lincoln	ProtectedPay Secure Plus (Max)	12.24%	X	
Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	12.00%	X	
Protective	SecurePay Protector Level	11.80%		
Equitable	Structured Capital Strategies Income Accelerated Max (10 yr)	11.05%	X	X
Jackson	Flex Strategic Income Max	10.50%	X	
Delaware	Income Control GLWB Rider	10.50%		
Nationwide	L.INC+ Core	10.37%		
Corebridge	Polaris Income Max Option 3	10.20%		
Securian Financial	MyPath Journey	10.17%		
Lincoln	ProtectedPay Secure Core	10.16%		
Principal	Target Income Protector	10.03%		
Lincoln	ProtectedPay Select Core	9.84%		
Brighthouse	Flex Choice Access Level	9.77%		
Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 10 year	9.75%		X
Lincoln	ProtectedPay Secure Core with Estate Lock	9.60%		
Principal	Secure Income Protector 10-Year Tiered Max	9.50%	X	X
Delaware	Income Boost GLWB Rider	9.45%		
Lincoln	ProtectedPay Select Core with Estate Lock	9.36%		
Jackson	Flex Plus	9.35%		
Corebridge	Polaris Income Plus Daily Flex Opt 3	9.28%		
Securian Financial	MyPath Horizon	9.25%		
Pacific Life	Future Income Generator	9.20%		
TruStage	Zone Income GLWB	9.00%		X

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