

CAN YOU STILL GET 5.75% IN YOUR RETIREMENT AT AGE 65?

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

Q2 2022 – May Update



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	9.06%
Securian Financial	MyPath Journey	8.74%
Pacific Life	Future Income Generator	8.50%
Principal	Target Income Protector	8.24%
Securian Financial	MyPath Horizon	8.14%
Delaware	Income Boost GLWB Rider	8.13%
AIG	Polaris Income Max Option 3	8.08%
Jackson	LifeGuard Freedom Flex III (Max Option)	8.00%
Brighthouse	Flex Choice Access Level	7.74%
AIG	Polaris Income Plus Daily Flex Opt 3	7.73%
Lincoln	Lifetime Income Advantage 2.0	7.73%
Nationwide	Lifetime Income Plus Core	7.73%
Jackson	LifeGuard Freedom Flex II (Max Option)	7.50%
Jackson	LifeGuard Freedom Net (Max Option)	7.50%
Principal	Flexible Income Protector Plus	7.15%
Lincoln	Market Select Advantage	7.13%
CUNA	Zone Income GLWB	7.00%
Jackson	LifeGuard Freedom Flex I (Max Option)	7.00%
Jackson	LifeGuard Freedom Flex III (Value Option)	6.80%
AIG	Polaris Income MaxOpt 1 Min	6.48%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.40%
AIG	Polaris Income Plus Daily Flex Opt 1 Min	6.38%
Jackson	LifeGuard Freedom Flex II (Value Option)	6.38%
Jackson	LifeGuard Freedom Net (Value Option)	6.38%
Nationwide	Lifetime Income Plus Accelerated (Min)	6.20%
Principal	Flexible Income Protector	6.00%
Transamerica	Income Edge 1.2	6.00%
Equitable	Structured Capital Strategies Income Level	6.00%
Jackson	LifeGuard Freedom Flex I (Value Option)	5.95%
Integrity (W&S)	Guaranteed Lifetime Income Advantage	5.87%

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 May 2022, 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
Pacific Life	Enhanced Income Select 2 Max	12.33%	X
AIG	Polaris Income Max Opt 2 Max	11.82%	X
Nationwide	Lifetime Income Plus Max (Max)	11.63%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	10.88%	X
Lincoln	Max 6 Select Advantage Max	10.50%	X
AIG	Polaris Income Max Opt 1 Max	9.91%	X
Brighthouse	Flex Choice Access Expedite Max	9.77%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	9.69%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	9.38%	X
Delaware	Income Control GLWB Rider	9.06%	
Securian Financial	MyPath Journey	8.74%	
Pacific Life	Future Income Generator	8.50%	
Equitable	Structured Capital Strategies Income Accelerated Max	8.25%	X
Principal	Target Income Protector	8.24%	
Equitable	Retirement Cornerstone GMIB	8.14%	X
Securian Financial	MyPath Horizon	8.14%	
Delaware	Income Boost GLWB Rider	8.13%	
AIG	Polaris Income Max Option 3	8.08%	
Jackson	LifeGuard Freedom Flex III (Max Option)	8.00%	
Brighthouse	Flex Choice Access Level	7.74%	
AIG	Polaris Income Plus Daily Flex Opt 3	7.73%	
Lincoln	Lifetime Income Advantage 2.0	7.73%	
Nationwide	Lifetime Income Plus Core	7.73%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.50%	
Jackson	LifeGuard Freedom Net (Max Option)	7.50%	
Principal	Flexible Income Protector Plus	7.15%	
Lincoln	Market Select Advantage	7.13%	
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