

# CAN YOU GET ABOVE 6.35% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – No Decrease Risk) – Variable Annuities  
Q2 2024



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Protective	SecurePay Protector	11.80%
Delaware	Income Control GLWB Rider	10.50%
Nationwide	L.INC+ Core	10.37%
Securian Financial	MyPath Journey	10.17%
Principal	Target Income Protector	10.03%
Corebridge	Polaris Income Max Option 3	9.86%
Lincoln	ProtectedPay Secure Core	9.76%
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 year	9.75%
Lincoln	ProtectedPay Select Core	9.60%
Delaware	Income Boost GLWB Rider	9.45%
Securian Financial	MyPath Horizon	9.25%
TruStage	Zone Income GLWB	9.00%
Principal	Flexible Income Protector Plus	8.97%
Corebridge	Polaris Income Plus Daily Flex Opt 3	8.96%
Brighthouse	Flex Choice Access Level	8.96%
Jackson	Flex Plus	8.93%
Pacific Life	Future Income Generator	8.80%
Transamerica	Income Edge 1.2	8.50%
Equitable	Structured Capital Strategies Income Level (10 yr)	8.50%
Jackson	Flex Net Core	8.40%
Jackson	Flex Core	8.40%
Brighthouse	Shield Level Pay Plus Market Growth 10 year	7.75%
Corebridge	Polaris Income MaxOpt 1 Min	7.65%
Nationwide	L.INC+ Accelerated (Min)	7.65%
Corebridge	Polaris Income Plus Daily Flex Opt 1 Min	7.20%
MassMutual	RetirePay	7.15%
Principal	Flexible Income Protector	6.90%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.40%
Lincoln	ProtectedPay Select Plus (Min)	6.40%
Lincoln	ProtectedPay Secure Plus (Min)	6.40%
Jackson	Flex Strategic Income Min	6.38%
Jackson	Flex Net Value	6.38%
Jackson	Flex Value	6.38%

**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 April 2024, 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 GET ABOVE 8.5% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – Incl. Decrease Risk) – Variable Annuities  
Q2 2024



Company	Benefit Name	Income Rate	Possible Decrease
Nationwide	L.INC+ Max (Max)	14.45%	X
Pacific Life	Enhanced Income Select 2 Max	14.11%	X
Corebridge	Polaris Income Max Opt 2 Max	14.03%	X
Equitable	Retirement Cornerstone GMIB (10 yr)	13.77%	X
Lincoln	ProtectedPay Secure Max(Max)	13.60%	X
Lincoln	ProtectedPay Select Max (Max)	13.28%	X
Brighthouse	Flex Choice Access Expedite Max	13.03%	X
Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	12.80%	X
Nationwide	L.INC+ Accelerated (Max)	12.75%	X
Corebridge	Polaris Income MaxOpt 1 Max	12.33%	X
Lincoln	ProtectedPay Secure Plus (Max)	12.00%	X
Protective	SecurePay Protector	11.80%	
Lincoln	ProtectedPay Select Plus (Max)	11.60%	X
Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	11.20%	X
Equitable	Structured Capital Strategies Income Accelerated Max (1	11.05%	X
Delaware	Income Control GLWB Rider	10.50%	
Nationwide	L.INC+ Core	10.37%	
Securian Financial	MyPath Journey	10.17%	
Principal	Target Income Protector	10.03%	
Corebridge	Polaris Income Max Option 3	9.86%	
Lincoln	ProtectedPay Secure Core	9.76%	
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 year	9.75%	
Jackson	Flex Strategic Income Max	9.75%	X
Lincoln	ProtectedPay Select Core	9.60%	
Delaware	Income Boost GLWB Rider	9.45%	
Securian Financial	MyPath Horizon	9.25%	
TruStage	Zone Income GLWB	9.00%	
Principal	Flexible Income Protector Plus	8.97%	
Corebridge	Polaris Income Plus Daily Flex Opt 3	8.96%	
Brighthouse	Flex Choice Access Level	8.96%	
Jackson	Flex Plus	8.93%	
Pacific Life	Future Income Generator	8.80%	
Equitable	Structured Capital Strategies Income Level (10 yr)	8.50%	
Transamerica	Income Edge 1.2	8.50%	

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