

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

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

Q3 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
Delaware	Income Control GLWB Rider	9.06%	
Nationwide	Lifetime Income Plus Core	8.80%	
Securian Financial	MyPath Journey	8.74%	
Protective	SecurePay Protector	8.63%	
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%	
Lincoln	Lifetime Income Advantage 2.0	8.10%	
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%	
Jackson	LifeGuard Freedom Net (Max Option)	7.50%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.50%	
Lincoln	Market Select Advantage	7.50%	
Principal	Flexible Income Protector Plus	7.45%	
CUNA	Zone Income GLWB	7.25%	
Jackson	LifeGuard Freedom Flex I (Max Option)	7.00%	
Jackson	LifeGuard Freedom Flex III (Value Option)	6.80%	
Equitable	Structured Capital Strategies Income Level (10 yr)	6.80%	
AIG	Polaris Income MaxOpt 1 Min	6.48%	
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.40%	
Nationwide	Lifetime Income Plus Accelerated (Min)	6.40%	
AIG	Polaris Income Plus Daily Flex Opt 1 Min	6.38%	
Jackson	LifeGuard Freedom Net (Value Option)	6.38%	
Jackson	LifeGuard Freedom Flex II (Value Option)	6.38%	
Principal	Flexible Income Protector	6.00%	
Transamerica	Income Edge 1.2	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 July 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

This report and its contents are based on current publicly available information that we consider reliable, but we do not represent it is accurate or complete, and it should not be relied on as such. The information and any opinions, contained herein are subject to change without prior notification. It does not constitute a recommendation or take into account the particular investment objectives, or needs of individual clients. No part of this material may be copied or duplicated in any form, by any means or redistributed without the prior written consent of Due Diligence Works, Inc.

CAN YOU STILL GET 6.5% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – Incl. Decrease Risk) – Variable Annuities
Q3 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
Nationwide	Lifetime Income Plus Max (Max)	12.75%	X
Pacific Life	Enhanced Income Select 2 Max	12.33%	X
AIG	Polaris Income Max Opt 2 Max	11.82%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	10.88%	X
Lincoln	Max 6 Select Advantage Max	10.88%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	10.40%	X
AIG	Polaris Income MaxOpt 1 Max	9.91%	X
Brighthouse	Flex Choice Access Expedite Max	9.77%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	9.38%	X
Equitable	Structured Capital Strategies Income Accelerated Max (10 y	9.20%	X
Delaware	Income Control GLWB Rider	9.06%	
Nationwide	Lifetime Income Plus Core	8.80%	
Securian Financial	MyPath Journey	8.74%	
Equitable	Retirement Cornerstone GMB (10 yr)	8.70%	X
Protective	SecurePay Protector	8.63%	
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%	
Lincoln	Lifetime Income Advantage 2.0	8.10%	
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%	
Jackson	LifeGuard Freedom Net (Max Option)	7.50%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.50%	
Lincoln	Market Select Advantage	7.50%	
Principal	Flexible Income Protector Plus	7.45%	
CUNA	Zone Income GLWB	7.25%	
Jackson	LifeGuard Freedom Flex I (Max Option)	7.00%	
Jackson	LifeGuard Freedom Flex III (Value Option)	6.80%	
Equitable	Structured Capital Strategies Income Level (10 yr)	6.80%	

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 July 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

This report and its contents are based on current publicly available information that we consider reliable, but we do not represent it is accurate or complete, and it should not be relied on as such. The information and any opinions, contained herein are subject to change without prior notification. It does not constitute a recommendation or take into account the particular investment objectives, or needs of individual clients. No part of this material may be copied or duplicated in any form, by any means or redistributed without the prior written consent of Due Diligence Works, Inc.