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

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

Q4 2023



BOLD

**ILVER** 

RONZE

	DUE DILIGENCE WORKS			
Company	Benefit Name	Income Rate		
Delaware	Income Control GLWB Rider	10.35%		
Securian Financial	MyPath Journey	10.17%		
Principal	Target Income Protector	9.78%		
Protective	SecurePay Protector	9.77%		
Lincoln	ProtectedPay Secure Core	9.76%		
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 yea	9.75%		
Pacific Life	Future Income Generator	9.69%		
Lincoln	ProtectedPay Select Core	9.60%		
Corebridge	Polaris Income Max Option 3	9.52%		
Nationwide	Lifetime Income Plus Core	9.35%		
Securian Financial	MyPath Horizon	9.25%		
TruStage	Zone Income GLWB	9.00%		
Delaware	Income Boost GLWB Rider	8.97%		
Brighthouse	Flex Choice Access Level	8.96%		
Principal	Flexible Income Protector Plus	8.74%		
Corebridge	Polaris Income Plus Daily Flex Opt 3	8.64%		
Jackson	Flex Plus	8.50%		
Transamerica	Income Edge 1.2	8.05%		
Jackson	Flex Net Core	8.00%		
Jackson	Flex Core	8.00%		
Brighthouse	Shield Level Pay Plus Market Growth 10 year	7.75%		
Corebridge	Polaris Income MaxOpt 1 Min	7.23%		
Nationwide	Lifetime Income Plus Accelerated (Min)	7.23%		
Equitable	Structured Capital Strategies Income Level (10 yr)	7.20%		
Principal	Flexible Income Protector	6.80%		
Corebridge	Polaris Income Plus Daily Flex Opt 1 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%		
Securian Financial	MyPath Edge Level	6.35%		

**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 October 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 GET ABOVE 8.5% IN YOUR RETIREMENT AT AGE 65? (10 Yr Deferral – Incl. Decrease Risk) –



Variable Annuities

	Company	Benefit Name	Income Rate	Possible Decrease
	Corebridge	Polaris Income Max Opt 2 Max	13.60%	Х
	Lincoln	ProtectedPay Secure Max(Max)	13.60%	Χ
GOLD	Nationwide	Lifetime Income Plus Max (Max)	13.60%	Χ
	Pacific Life	Enhanced Income Select 2 Max	13.60%	Х
	Lincoln	ProtectedPay Select Max (Max)	13.28%	Х
	Brighthouse	Flex Choice Access Expedite Max	13.03%	Х
	Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	12.40%	Х
SILVER	Lincoln	ProtectedPay Secure Plus (Max)	12.00%	Х
	Corebridge	Polaris Income MaxOpt 1 Max	11.90%	Х
	Nationwide	Lifetime Income Plus Accelerated (Max)	11.65%	Х
	Lincoln	ProtectedPay Select Plus (Max)	11.60%	Х
	Equitable	Retirement Cornerstone GMIB (10 yr)	11.48%	Х
	Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	10.80%	Х
	Delaware	Income Control GLWB Rider	10.35%	
	Securian Financial	MyPath Journey	10.17%	
	Principal	Target Income Protector	9.78%	
	Protective	SecurePay Protector	9.77%	
	Lincoln	ProtectedPay Secure Core	9.76%	
	Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 10 yea	9.75%	
	Pacific Life	Future Income Generator	9.69%	
	Equitable	Structured Capital Strategies Income Accelerated Max (1	9.60%	Х
	Lincoln	ProtectedPay Select Core	9.60%	
	Corebridge	Polaris Income Max Option 3	9.52%	
	Jackson	Flex Strategic Income Max	9.38%	X
BRONZE	Nationwide	Lifetime Income Plus Core	9.35%	
	Securian Financial	MyPath Horizon	9.25%	
	TruStage	Zone Income GLWB	9.00%	
	Delaware	Income Boost GLWB Rider	8.97%	
	Brighthouse	Flex Choice Access Level	8.96%	
	Principal	Flexible Income Protector Plus	8.74%	
	Corebridge	Polaris Income Plus Daily Flex Opt 3	8.64%	
	Jackson	Flex Plus	8.50%	

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