

# CAN YOU STILL GET ABOVE 5.2% IN YOUR RETIREMENT AT AGE 65?

## (5 Yr Deferral – No Decrease Risk) – Variable Annuities

### Q2 2022 – May Update



|        | Company            | Benefit Name                                      | Income Rate |
|--------|--------------------|---|-------------|
| GOLD   | Delaware           | Income Control GLWB Rider                         | 7.15%       |
|        | Securian Financial | MyPath Horizon                                    | 7.15%       |
|        | Pacific Life       | Future Income Generator                           | 6.75%       |
|        | Principal          | Target Income Protector                           | 6.70%       |
|        | AIG                | Polaris Income Max Option 3                       | 6.69%       |
|        | Delaware           | Income Boost GLWB Rider                           | 6.56%       |
|        | Jackson            | LifeGuard Freedom Flex III (Max Option)           | 6.50%       |
|        | CUNA               | Zone Income GLWB                                  | 6.50%       |
|        | AIG                | Polaris Income Plus Daily Flex Opt 3              | 6.44%       |
|        | Lincoln            | Lifetime Income Advantage 2.0                     | 6.44%       |
|        | Nationwide         | Lifetime Income Plus Core                         | 6.44%       |
| SILVER | Protective         | SecurePay 5                                       | 6.25%       |
|        | Jackson            | LifeGuard Freedom Flex II (Max Option)            | 6.25%       |
|        | Jackson            | LifeGuard Freedom Net (Max Option)                | 6.25%       |
|        | Principal          | Flexible Income Protector Plus                    | 6.24%       |
|        | Brighthouse        | Flex Choice Access Level                          | 6.06%       |
|        | Jackson            | LifeGuard Freedom Flex I (Max Option)             | 6.00%       |
|        | Principal          | Flexible Income Protector                         | 6.00%       |
|        | Securian Financial | MyPath Journey                                    | 5.98%       |
|        | Lincoln            | Market Select Advantage                           | 5.94%       |
|        | Equitable          | Structured Capital Strategies Income Level (5 yr) | 5.63%       |
| BRONZE | Securian Financial | MyPath Edge Level                                 | 5.55%       |
|        | Jackson            | LifeGuard Freedom Flex III (Value Option)         | 5.53%       |
|        | Transamerica       | Income Edge 1.2                                   | 5.50%       |
|        | AIG                | Polaris Income MaxOpt 1 Min                       | 5.37%       |
|        | AIG                | Polaris Income Plus Daily Flex Opt 1 Min          | 5.31%       |
|        | Jackson            | LifeGuard Freedom Flex II (Value Option)          | 5.31%       |
|        | Jackson            | LifeGuard Freedom Net (Value Option)              | 5.31%       |
|        | Lincoln            | American Legacy Target Date Income 5 year         | 5.31%       |
|        | Integrity (W&S)    | Guaranteed Lifetime Income Advantage Plus         | 5.20%       |

**Disclosure:** This illustration shows the minimum adjusted income for a single individual investing at age 60 assuming no withdrawals for 5 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 60, benefit base increasing by guaranteed roll up rate, or deferral rate, 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 STILL GET ABOVE 6.0% IN YOUR RETIREMENT AT AGE 65?

## (5 Yr Deferral – Incl. Decrease Risk) – Variable Annuities

### Q2 2022 – May Update



**GOLD**

| Company      | Benefit Name  | Income Rate | Possible Decrease |
|--------------|---|-------------|-------------------|
| Pacific Life | Enhanced Income Select 2 Max                            | 9.79%       | X                 |
| AIG          | Polaris Income Max Opt 2 Max                            | 9.78%       | X                 |
| Nationwide   | Lifetime Income Plus Max (Max)                          | 9.56%       | X                 |
| AIG          | Polaris Income Plus Daily Flex Opt 2 Max                | 9.06%       | X                 |
| Lincoln      | Max 6 Select Advantage Max                              | 8.75%       | X                 |
| AIG          | Polaris Income Max Opt 1 Max                            | 8.21%       | X                 |
| Nationwide   | Lifetime Income Plus Accelerated (Max)                  | 7.97%       | X                 |
| AIG          | Polaris Income Plus Daily Flex Opt 1 Max                | 7.81%       | X                 |
| Brighthouse  | Flex Choice Access Expedite Max                         | 7.66%       | X                 |
| Equitable    | Structured Capital Strategies Income Accelerated Max (5 | 7.50%       | X                 |

**SILVER**

|                    |   |       |  |
|--------------------|---|-------|--|
| Delaware           | Income Control GLWB Rider               | 7.15% |  |
| Securian Financial | MyPath Horizon                          | 7.15% |  |
| Pacific Life       | Future Income Generator                 | 6.75% |  |
| Principal          | Target Income Protector                 | 6.70% |  |
| AIG                | Polaris Income Max Option 3             | 6.69% |  |
| Delaware           | Income Boost GLWB Rider                 | 6.56% |  |
| Jackson            | LifeGuard Freedom Flex III (Max Option) | 6.50% |  |
| CUNA               | Zone Income GLWB                        | 6.50% |  |
| AIG                | Polaris Income Plus Daily Flex Opt 3    | 6.44% |  |
| Lincoln            | Lifetime Income Advantage 2.0           | 6.44% |  |
| Nationwide         | Lifetime Income Plus Core               | 6.44% |  |

**BRONZE**

|                    |  |       |   |
|--------------------|--|-------|---|
| Equitable          | Retirement Cornerstone GMIB            | 6.38% | X |
| Securian Financial | MyPath Edge Plus Max                   | 6.30% | X |
| Protective         | SecurePay 5                            | 6.25% |   |
| Jackson            | LifeGuard Freedom Flex II (Max Option) | 6.25% |   |
| Jackson            | LifeGuard Freedom Net (Max Option)     | 6.25% |   |
| Principal          | Flexible Income Protector Plus         | 6.24% |   |
| Brighthouse        | Flex Choice Access Level               | 6.06% |   |
| Jackson            | LifeGuard Freedom Flex I (Max Option)  | 6.00% |   |
| Principal          | Flexible Income Protector              | 6.00% |   |

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