

CAN YOU STILL GET ABOVE 5% IN YOUR RETIREMENT AT AGE 65?

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

Q2 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Securian Financial	MyPath Horizon	7.15%
Delaware	Income Control GLWB Rider	7.09%
CUNA	Zone Income GLWB	6.50%
Delaware	Income Boost GLWB Rider	6.50%
Jackson	LifeGuard Freedom Flex III (Max Option)	6.50%
Lincoln	Lifetime Income Advantage 2.0	6.44%
Nationwide	Lifetime Income Plus Core	6.44%
AIG	Polaris Income Max Option 3	6.31%
Protective	SecurePay 5	6.25%
Jackson	LifeGuard Freedom Net (Max Option)	6.25%
Jackson	LifeGuard Freedom Flex II (Max Option)	6.25%
Principal	Target Income Protector	6.25%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%
Brighthouse	Flex Choice Access Level	6.06%
Jackson	LifeGuard Freedom Flex I (Max Option)	6.00%
Securian Financial	MyPath Journey	5.98%
AIG	Polaris Income Plus Daily Flex Opt 3	5.94%
Lincoln	Market Select Advantage	5.94%
Pacific Life	Future Income Generator	5.94%
Principal	Flexible Income Protector Plus	5.92%
Principal	Flexible Income Protector	5.75%
Equitable	Structured Capital Strategies Income Level (5 yr)	5.63%
Securian Financial	MyPath Edge Level	5.55%
Jackson	LifeGuard Freedom Flex III (Value Option)	5.53%
Transamerica	Income Edge 1.2	5.50%
Integrity (W&S)	Guaranteed Lifetime Income Advantage	5.42%
Jackson	LifeGuard Freedom Net (Value Option)	5.31%
Jackson	LifeGuard Freedom Flex II (Value Option)	5.31%
Lincoln	American Legacy Target Date Income 5 year	5.31%
Jackson	LifeGuard Freedom Flex I (Value Option)	5.10%
Nationwide	Lifetime Income Plus Accelerated (Min)	5.10%
AIG	Polaris Income MaxOpt 1 Min	5.05%

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 April 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 5.9% IN YOUR RETIREMENT AT AGE 65? (5 Yr Deferral – Incl. Decrease Risk) - Variable Annuities

Q2 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
Nationwide	Lifetime Income Plus Max (Max)	9.56%	X
AIG	Polaris Income Max Opt 2 Max	9.47%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	8.75%	X
Lincoln	Max 6 Select Advantage Max	8.75%	X
Pacific Life	Enhanced Income Select 2 Max	8.75%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	7.97%	X
AIG	Polaris Income Max Opt 1 Max	7.89%	X
Brighthouse	Flex Choice Access Expedite Max	7.66%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	7.50%	X
Equitable	Structured Capital Strategies Income Accelerated Max (S)	7.50%	X
Securian Financial	MyPath Horizon	7.15%	
Delaware	Income Control GLWB Rider	7.09%	
Pacific Life	Enhanced Income Select Max	6.60%	X
CUNA	Zone Income GLWB	6.50%	
Delaware	Income Boost GLWB Rider	6.50%	
Jackson	LifeGuard Freedom Flex III (Max Option)	6.50%	
Lincoln	Lifetime Income Advantage 2.0	6.44%	
Nationwide	Lifetime Income Plus Core	6.44%	
Equitable	Retirement Cornerstone GMIB	6.38%	X
AIG	Polaris Income Max Option 3	6.31%	
Securian Financial	MyPath Edge Plus Max	6.30%	X
Protective	SecurePay 5	6.25%	
Jackson	LifeGuard Freedom Net (Max Option)	6.25%	
Jackson	LifeGuard Freedom Flex II (Max Option)	6.25%	
Principal	Target Income Protector	6.25%	
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%	
Brighthouse	Flex Choice Access Level	6.06%	
Jackson	LifeGuard Freedom Flex I (Max Option)	6.00%	
Securian Financial	MyPath Journey	5.98%	
AIG	Polaris Income Plus Daily Flex Opt 3	5.94%	
Lincoln	Market Select Advantage	5.94%	
Pacific Life	Future Income Generator	5.94%	
Principal	Flexible Income Protector Plus	5.92%	

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