

# CAN YOU STILL GET ABOVE 5.5% IN YOUR RETIREMENT AT AGE 65?

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

### Q2 2023



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	8.18%
Securian Financial	MyPath Horizon	8.13%
Lincoln	ProtectedPay Secure Core	7.67%
Protective	SecurePay Protector	7.66%
Corebridge	Polaris Income Max Option 3	7.56%
BrightHouse	Shield Level Pay Plus Market Growth with Roll-up 5 year	7.50%
CUNA	Zone Income GLWB	7.50%
Nationwide	Lifetime Income Plus Core	7.43%
Lincoln	ProtectedPay Select Core	7.35%
Pacific Life	Future Income Generator	7.29%
Principal	Target Income Protector	7.09%
Delaware	Income Boost GLWB Rider	7.09%
Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%
Securian Financial	MyPath Journey	6.96%
Principal	Flexible Income Protector Plus	6.94%
BrightHouse	Shield Level Pay Plus Market Growth 5 year	6.75%
Jackson	LifeGuard Freedom Flex III (Max Option)	6.75%
BrightHouse	Flex Choice Access Level	6.70%
Transamerica	Income Edge 1.2	6.55%
Equitable	Structured Capital Strategies Income Level (5 yr)	6.50%
Jackson	LifeGuard Freedom Net (Max Option)	6.50%
Jackson	LifeGuard Freedom Flex II (Max Option)	6.50%
Lincoln	American Legacy Target Date Income 5 year	6.50%
Securian Financial	MyPath Edge Level	6.35%
Principal	Flexible Income Protector	6.30%
Jackson	LifeGuard Freedom Flex I (Max Option)	6.25%
Corebridge	Polaris Income MaxOpt 1 Min	5.74%
Jackson	LifeGuard Freedom Flex III (Value Option)	5.74%
Nationwide	Lifetime Income Plus Accelerated (Min)	5.74%
Corebridge	Polaris Income Plus Daily Flex Opt 1 Min	5.53%
Jackson	LifeGuard Freedom Net (Value Option)	5.53%
Jackson	LifeGuard Freedom Flex II (Value Option)	5.53%

**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 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 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 6.75% IN YOUR RETIREMENT AT AGE 65? (5 Yr Deferral – Incl. Decrease Risk) - Variable Annuities Q2 2023



	Company	Benefit Name	Income Rate	Possible Decrease
GOLD	Lincoln	ProtectedPay Secure Max(Max)	11.05%	X
	Corebridge	Polaris Income Max Opt 2 Max	10.80%	X
	Nationwide	Lifetime Income Plus Max (Max)	10.80%	X
	Pacific Life	Enhanced Income Select 2 Max	10.80%	X
	Lincoln	ProtectedPay Select Max (Max)	10.79%	X
	Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	10.08%	X
	Equitable	Retirement Cornerstone GMIB (5 yr)	9.82%	X
	Corebridge	Polaris Income MaxOpt 1 Max	9.45%	X
	Lincoln	ProtectedPay Secure Plus (Max)	9.43%	X
	Brighthouse	Flex Choice Access Expedite Max	9.25%	X
SILVER	Nationwide	Lifetime Income Plus Accelerated (Max)	9.25%	X
	Lincoln	ProtectedPay Select Plus (Max)	9.10%	X
	Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	8.78%	X
	Equitable	Structured Capital Strategies Income Accelerated Max (5	8.45%	X
	Delaware	Income Control GLWB Rider	8.18%	
	Securian Financial	MyPath Horizon	8.13%	
	Lincoln	ProtectedPay Secure Core	7.67%	
	Protective	SecurePay Protector	7.66%	
	Corebridge	Polaris Income Max Option 3	7.56%	
	Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 5 year	7.50%	
BRONZE	CUNA	Zone Income GLWB	7.50%	
	Nationwide	Lifetime Income Plus Core	7.43%	
	Lincoln	ProtectedPay Select Core	7.35%	
	Pacific Life	Future Income Generator	7.29%	
	Securian Financial	MyPath Edge Plus Max	7.10%	X
	Principal	Target Income Protector	7.09%	
	Delaware	Income Boost GLWB Rider	7.09%	
	Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%	
	Securian Financial	MyPath Journey	6.96%	
	Principal	Flexible Income Protector Plus	6.94%	

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