

CAN YOU GET ABOVE 6.25% IN YOUR RETIREMENT AT AGE 65?

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

Q2 2025



	Company	Benefit Name	Income Rate	RILA
GOLD	Delaware	Income Control GLWB Rider	8.46%	
	Protective	SecurePay Protector Level	8.42%	
	Lincoln	ProtectedPay Secure Core	8.26%	
	Nationwide	L.INC+ Core	8.24%	
	Securian Financial	MyPath Horizon	8.13%	
	Corebridge	Polaris Income Max Option 3	8.10%	
	Lincoln	ProtectedPay Select Core	8.00%	
	Principal	Target Income Protector	7.97%	
	Principal	Flexible Income Protector Plus	7.82%	
	Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 5 year	7.81%	X
SILVER	Lincoln	ProtectedPay Secure Core with Estate Lock	7.80%	
	Brighthouse	Flex Choice Access Level	7.66%	
	Lincoln	ProtectedPay Select Core with Estate Lock	7.61%	
	Delaware	Income Boost GLWB Rider	7.56%	
	Corebridge	Polaris Income Plus Daily Flex Opt 3	7.54%	
	TruStage	Zone Income GLWB	7.50%	X
	Pacific Life	Future Income Generator	7.48%	
	Jackson	Flex Plus	7.43%	
	Equitable	Structured Capital Strategies Income Level (5 yr)	7.43%	X
	Pacific Life	Income Guard 5-Year	7.40%	X
BRONZE	Brighthouse	Shield Level Pay Plus II Market Growth 5 year	7.00%	X
	Principal	Secure Income Protector 5-Year Level	7.00%	X
	Securian Financial	MyPath Journey	6.96%	
	Jackson	Flex Net Core	6.96%	
	Jackson	Flex Core	6.96%	
	Principal	Flexible Income Protector	6.90%	
	Transamerica	Income Edge 1.2	6.75%	
	Lincoln	American Legacy Target Date Income 5 year	6.63%	
	Lincoln	ProtectedPay Secure Plus (Min)	6.50%	
	Securian Financial	MyPath Edge Level	6.35%	
	MassMutual	RetirePay	6.30%	
	Jackson	Market Link Pro II with + Income 5-Year	6.25%	X

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 2025, 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 GET ABOVE 7.50% IN YOUR RETIREMENT AT AGE 65?

(5 Yr Deferral – Incl. Decrease Risk) - Variable and RILA Annuities

Q2 2025



	Company	Benefit Name	Income Rate	Possible Decrease	RILA
GOLD	Corebridge	Polaris Income Max Opt 2 Max	11.81%	X	
	Lincoln	ProtectedPay Secure Max(Max)	11.51%	X	
	Nationwide	L.INC+ Max (Max)	11.48%	X	
	Pacific Life	Enhanced Income Select 2 Max	11.48%	X	
	Lincoln	ProtectedPay Select Max (Max)	11.25%	X	
	Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	11.05%	X	
	Brighthouse	Flex Choice Access Expedite Max	10.85%	X	
	Corebridge	Polaris Income MaxOpt 1 Max	10.46%	X	
	Nationwide	L.INC+ Accelerated (Max)	10.13%	X	
	Lincoln	ProtectedPay Select Plus (Max)	9.95%	X	
	Lincoln	ProtectedPay Secure Plus (Max)	9.95%	X	
	Protective	SecurePay Protector (10-Year only) then reduced for life	9.89%	X	
SILVER	Equitable	Retirement Cornerstone GMIB (5 yr)	9.82%	X	
	Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	9.75%	X	
	Equitable	Structured Capital Strategies Income Accelerated Max (5 yr)	9.45%	X	X
	Jackson	Flex Strategic Income Max	8.75%	X	
	Principal	Secure Income Protector 5-Year Tiered Max	8.50%	X	X
	Delaware	Income Control GLWB Rider	8.46%		
	Protective	SecurePay Protector Level	8.42%		
	Lincoln	ProtectedPay Secure Core	8.26%		
	Nationwide	L.INC+ Core	8.24%		
	Securian Financial	MyPath Horizon	8.13%		
	Corebridge	Polaris Income Max Option 3	8.10%		
	Lincoln	ProtectedPay Select Core	8.00%		
BRONZE	Principal	Target Income Protector	7.97%		
	Principal	Flexible Income Protector Plus	7.82%		
	Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 5 year	7.81%		X
	Lincoln	ProtectedPay Secure Core with Estate Lock	7.80%		
	Brighthouse	Flex Choice Access Level	7.66%		
	Lincoln	ProtectedPay Select Core with Estate Lock	7.61%		
	Delaware	Income Boost GLWB Rider	7.56%		
	Corebridge	Polaris Income Plus Daily Flex Opt 3	7.54%		
	TruStage	Zone Income GLWB	7.50%		X

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