

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

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

### Q3 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	7.15%
Nationwide	Lifetime Income Plus Core	7.15%
Securian Financial	MyPath Horizon	7.15%
Protective	SecurePay Protector	6.76%
Pacific Life	Future Income Generator	6.75%
Lincoln	Lifetime Income Advantage 2.0	6.75%
CUNA	Zone Income GLWB	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%
Principal	Flexible Income Protector Plus	6.50%
AIG	Polaris Income Plus Daily Flex Opt 3	6.44%
Protective	SecurePay 5	6.25%
Jackson	LifeGuard Freedom Net (Max Option)	6.25%
Jackson	LifeGuard Freedom Flex II (Max Option)	6.25%
Lincoln	Market Select Advantage	6.25%
Equitable	Structured Capital Strategies Income Level (5 yr)	6.18%
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	American Legacy Target Date Income 5 year	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%
AIG	Polaris Income MaxOpt 1 Min	5.37%
AIG	Polaris Income Plus Daily Flex Opt 1 Min	5.31%
Jackson	LifeGuard Freedom Net (Value Option)	5.31%
Jackson	LifeGuard Freedom Flex II (Value Option)	5.31%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	5.20%
Nationwide	Lifetime Income Plus Accelerated (Min)	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 July 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 Q3 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
Nationwide	Lifetime Income Plus Max (Max)	10.13%	X
Pacific Life	Enhanced Income Select 2 Max	9.79%	X
AIG	Polaris Income Max Opt 2 Max	9.78%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	9.06%	X
Lincoln	Max 6 Select Advantage Max	9.06%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	8.45%	X
AIG	Polaris Income MaxOpt 1 Max	8.21%	X
Equitable	Structured Capital Strategies Income Accelerated Max (5 yr)	8.13%	X
Equitable	Retirement Cornerstone GMIB (5 yr)	8.03%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	7.81%	X
Brighthouse	Flex Choice Access Expedite Max	7.66%	X
Delaware	Income Control GLWB Rider	7.15%	
Nationwide	Lifetime Income Plus Core	7.15%	
Securian Financial	MyPath Horizon	7.15%	
Protective	SecurePay Protector	6.76%	
Pacific Life	Future Income Generator	6.75%	
Lincoln	Lifetime Income Advantage 2.0	6.75%	
CUNA	Zone Income GLWB	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%	
Principal	Flexible Income Protector Plus	6.50%	
AIG	Polaris Income Plus Daily Flex Opt 3	6.44%	
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%	
Lincoln	Market Select Advantage	6.25%	
Equitable	Structured Capital Strategies Income Level (5 yr)	6.18%	
Brighthouse	Flex Choice Access Level	6.06%	

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