

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

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

Q4 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	7.77%
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%
Lincoln	Lifetime Income Advantage 2.0	7.15%
Securian Financial	MyPath Horizon	7.15%
Nationwide	Lifetime Income Plus Core	7.15%
Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%
Principal	Target Income Protector	6.95%
Delaware	Income Boost GLWB Rider	6.81%
Principal	Flexible Income Protector Plus	6.80%
Brighthouse	Shield Level Pay Plus Market Growth 5 year	6.75%
CUNA	Zone Income GLWB	6.75%
Jackson	LifeGuard Freedom Flex III (Max Option)	6.75%
Pacific Life	Future Income Generator	6.75%
Brighthouse	Flex Choice Access Level	6.70%
Jackson	LifeGuard Freedom Net (Max Option)	6.50%
Jackson	LifeGuard Freedom Flex II (Max Option)	6.50%
Lincoln	Market Select Advantage	6.50%
Jackson	LifeGuard Freedom Flex I (Max Option)	6.25%
Principal	Flexible Income Protector	6.20%
Equitable	Structured Capital Strategies Income Level (5 yr)	6.18%
Lincoln	American Legacy Target Date Income 5 year	6.18%
Transamerica	Income Edge 1.2	6.00%
Securian Financial	MyPath Journey	5.98%
Corebridge	Polaris Income MaxOpt 1 Min	5.74%
Jackson	LifeGuard Freedom Flex III (Value Option)	5.74%
Securian Financial	MyPath Edge Level	5.55%
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%
Nationwide	Lifetime Income Plus Accelerated (Min)	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 October 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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Company	Benefit Name	Income Rate	Possible Decrease
Corebridge	Polaris Income Max Opt 2 Max	10.80%	X
Nationwide	Lifetime Income Plus Max (Max)	10.13%	X
Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	10.08%	X
Pacific Life	Enhanced Income Select 2 Max	9.79%	X
Lincoln	Max 6 Select Advantage Max	9.75%	X
Corebridge	Polaris Income MaxOpt 1 Max	9.45%	X
Brighthouse	Flex Choice Access Expedite Max	9.25%	X
Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	8.78%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	8.45%	X
Equitable	Structured Capital Strategies Income Accelerated Max (5	8.13%	X
Equitable	Retirement Cornerstone GMI B (5 yr)	8.03%	X
Delaware	Income Control GLWB Rider	7.77%	
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%	
Lincoln	Lifetime Income Advantage 2.0	7.15%	
Securian Financial	MyPath Horizon	7.15%	
Nationwide	Lifetime Income Plus Core	7.15%	
Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%	
Principal	Target Income Protector	6.95%	
Delaware	Income Boost GLWB Rider	6.81%	
Principal	Flexible Income Protector Plus	6.80%	
Brighthouse	Shield Level Pay Plus Market Growth 5 year	6.75%	
CUNA	Zone Income GLWB	6.75%	
Jackson	LifeGuard Freedom Flex III (Max Option)	6.75%	
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Jackson	LifeGuard Freedom Net (Max Option)	6.50%	
Jackson	LifeGuard Freedom Flex II (Max Option)	6.50%	
Lincoln	Market Select Advantage	6.50%	

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