

# CAN YOU STILL GET 5.75% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – No Decrease Risk) – Variable Annuities  
Q1 2022



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	8.93%
Securian Financial	MyPath Journey	8.36%
Delaware	Income Boost GLWB Rider	8.00%
Brighthouse	Flex Choice Access Level	7.74%
Lincoln	Lifetime Income Advantage 2.0	7.73%
Nationwide	Lifetime Income Plus Core	7.73%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	7.65%
AIG	Polaris Income Max Option 3	7.63%
Securian Financial	MyPath Horizon	7.62%
Jackson	LifeGuard Freedom Flex III (Max Option)	7.60%
Allianz	Index Advantage Income Level	7.50%
Principal	Target Income Protector	7.50%
AIG	Polaris Income Plus Daily Flex Opt 3	7.13%
Jackson	LifeGuard Freedom Flex II (Max Option)	7.13%
Jackson	LifeGuard Freedom Net (Max Option)	7.13%
Lincoln	Market Select Advantage	7.13%
Pacific Life	Future Income Generator	7.13%
CUNA	Zone Income GLWB	7.00%
Principal	Flexible Income Protector Plus	6.78%
Allianz	Index Advantage Income Possible Increase	6.70%
Jackson	LifeGuard Freedom Flex I (Max Option)	6.65%
Jackson	LifeGuard Freedom Flex III (Value Option)	6.40%
Integrity (W&S)	Guaranteed Lifetime Income Advantage	6.32%
AIG	Polaris Income MaxOpt 1 Min	6.10%
AIG	Polaris Income Plus Daily Flex Opt 1 Min	6.00%
Equitable	Structured Capital Strategies Income Level (10 yr)	6.00%
Jackson	LifeGuard Freedom Flex II (Value Option)	6.00%
Jackson	LifeGuard Freedom Net (Value Option)	6.00%
Transamerica	Income Edge 1.2	6.00%
Nationwide	Lifetime Income Plus Accelerated (Min)	5.81%
Principal	Flexible Income Protector	5.75%

**Disclosure:** This illustration shows the minimum adjusted income for a single individual investing at age 55 assuming no withdrawals for 10 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 January 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 55, benefit base increasing by guaranteed roll up rate, or deferral period, 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 6.5% IN YOUR RETIREMENT AT AGE 65?

## (10 Yr Deferral – Incl. Decrease Risk) – Variable Annuities

### Q1 2022



**GOLD**

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Company	Benefit Name	Income Rate	Possible Decrease
Nationwide	Lifetime Income Plus Max (Max)	11.63%	X
AIG	Polaris Income Max Opt 2 Max	11.44%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	10.50%	X
Lincoln	Max 6 Select Advantage Max	10.50%	X
Pacific Life	Enhanced Income Select 2 Max	10.50%	X
Brighthouse	Flex Choice Access Expedite Max	9.77%	X
AIG	Polaris Income Max Opt 1 Max	9.53%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	9.30%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	9.00%	X
Delaware	Income Control GLWB Rider	8.93%	
Securian Financial	MyPath Journey	8.36%	
Equitable	Structured Capital Strategies Income Accelerated Max (10 yr)	8.25%	X
Equitable	Retirement Cornerstone GMB	8.14%	X
Delaware	Income Boost GLWB Rider	8.00%	
Brighthouse	Flex Choice Access Level	7.74%	
Lincoln	Lifetime Income Advantage 2.0	7.73%	
Nationwide	Lifetime Income Plus Core	7.73%	
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	7.65%	
AIG	Polaris Income Max Option 3	7.63%	
Securian Financial	MyPath Horizon	7.62%	
Jackson	LifeGuard Freedom Flex III (Max Option)	7.60%	
Allianz	Index Advantage Income Level	7.50%	
Principal	Target Income Protector	7.50%	
AIG	Polaris Income Plus Daily Flex Opt 3	7.13%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.13%	
Jackson	LifeGuard Freedom Net (Max Option)	7.13%	
Lincoln	Market Select Advantage	7.13%	
Pacific Life	Future Income Generator	7.13%	
CUNA	Zone Income GLWB	7.00%	
Principal	Flexible Income Protector Plus	6.78%	
Allianz	Index Advantage Income Possible Increase	6.70%	
Jackson	LifeGuard Freedom Flex I (Max Option)	6.65%	
Pacific Life	Enhanced Income Select Max	6.60%	X

**Disclosure:** This illustration shows the minimum adjusted income for a single individual investing at age 55 assuming no withdrawals for 10 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 January 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 55, benefit base increasing by guaranteed roll up rate, or deferral period, 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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