

# CAN YOU STILL GET 5% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – No Decrease Risk) - Variable Annuities  
Q2 2021



	Company	Benefit Name	Income Rate
GOLD	Delaware	Masters Prime GLWB	8.61%
	Brighthouse/Met	Flex Choice Access Level	7.74%
	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%
	Jackson	LifeGuard Freedom Flex III (Max Option)	7.60%
	Securian Financial	MyPath Journey	7.60%
	Lincoln	Lifetime Income Advantage 2.0	7.50%
	Principal	Target Income Protector	7.50%
	AIG	Polaris Income Plus Daily Flex Opt 3	7.13%
	Jackson	LifeGuard Freedom Net (Max Option)	7.13%
	Jackson	LifeGuard Freedom Flex II (Max Option)	7.13%
	Lincoln	Market Select Advantage	7.13%
	Pacific Life	Future Income Generator	7.13%
SILVER	CUNA	Zone Income GLWB	7.00%
	Securian Financial	MyPath Horizon	6.96%
	Principal	Flexible Income Protector Plus	6.78%
	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%
	Nationwide	Lifetime Income Plus Accelerated (Min)	6.20%
	AIG	Polaris Income MaxOpt 1 Min	6.10%
	AIG	Polaris Income Plus Daily Flex Opt 1 Min	6.00%
	Jackson	LifeGuard Freedom Net (Value Option)	6.00%
	Jackson	LifeGuard Freedom Flex II (Value Option)	6.00%
	Jackson	LifeGuard Freedom Accelerator	5.75%
	Brighthouse/Met	Flex Choice Access Expedite Min	5.70%
	BRONZE	Jackson	LifeGuard Freedom Flex I (Value Option)
Integrity (W&S)		VAROOM 10 year GLWB	5.50%
Principal		Flexible Income Protector	5.30%
Lincoln		American Legacy Target Date Income 10	5.10%
Securian Financial		MyPath Edge Level	5.00%
Pacific Life		CoreIncome Advantage Select	5.00%

**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 April 2021, 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% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral – Incl. Decrease Risk) - Variable Annuities  
Q2 2021



GOLD

SILVER

BRONZE

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
Pacific Life	Enhanced Income Select 2 Max	10.50%	X
Brighthouse/Met	Flex Choice Access Expedite Max	9.77%	X
Lincoln	Max 6 Select Advantage Max	9.75%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	9.69%	X
AIG	Polaris Income Max Opt 1 Max	9.53%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	9.00%	X
Delaware	Masters Prime GLWB	8.61%	
Equitable	Retirement Cornerstone GMIB	8.14%	X
Brighthouse/Met	Flex Choice Access Level	7.74%	
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%	
Jackson	LifeGuard Freedom Flex III (Max Option)	7.60%	
Securian Financial	MyPath Journey	7.60%	
Lincoln	Lifetime Income Advantage 2.0	7.50%	
Principal	Target Income Protector	7.50%	
AIG	Polaris Income Plus Daily Flex Opt 3	7.13%	
Jackson	LifeGuard Freedom Net (Max Option)	7.13%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.13%	
Lincoln	Market Select Advantage	7.13%	
Pacific Life	Future Income Generator	7.13%	
CUNA	Zone Income GLWB	7.00%	
Securian Financial	MyPath Horizon	6.96%	
Principal	Flexible Income Protector Plus	6.78%	
Jackson	LifeGuard Freedom Flex I (Max Option)	6.65%	
Pacific Life	Enhanced Income Select Max	6.60%	X
Jackson	LifeGuard Freedom Flex III (Value Option)	6.40%	
Integrity (W&S)	Guaranteed Lifetime Income Advantage	6.32%	
Nationwide	Lifetime Income Plus Accelerated (Min)	6.20%	
AIG	Polaris Income Max Opt 1 Min	6.10%	
AIG	Polaris Income Plus Daily Flex Opt 1 Min	6.00%	
Jackson	LifeGuard Freedom Net (Value Option)	6.00%	
Jackson	LifeGuard Freedom Flex II (Value Option)	6.00%	

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