

CAN YOU STILL GET 6.5% IN YOUR RETIREMENT AT AGE 65?

(10 Yr Deferral) - Variable Annuities
Q3 2020



GOLD

SILVER

BRONZE

| Company | Benefit Name | Income Rate | Possible Decrease |
|--------------------|--------------------------------------------|-------------|-------------------|
| Nationwide | Lifetime Income Plus Max (Max) | 11.25% | X |
| AIG | Polaris Income Plus Flex Opt 2 Max | 10.68% | X |
| AIG | Polaris Income Plus Daily Flex Opt 2 Max | 10.50% | X |
| Brighthouse/Met | Flex Choice Access Expedite Max | 9.77% | X |
| Transamerica | Retirement Income Max | 9.39% | |
| Lincoln | Max 6 Select Advantage Max | 9.38% | X |
| Nationwide | Lifetime Income Plus Accelerated (Max) | 9.38% | X |
| AIG | Polaris Income Plus Flex Opt 1 Max | 9.15% | X |
| AIG | Polaris Income Plus Daily Flex Opt 1 Max | 9.00% | X |
| Brighthouse/Met | Flex Choice Access Level | 8.71% | |
| Delaware | Masters Prime GLWB | 8.61% | |
| Jackson | Freedom Flex Suite 7% bonus (Max Option) | 8.50% | |
| Transamerica | Retirement Income Choice 1.6 | 8.14% | |
| Nationwide | 7% Lifetime Income Rider | 8.08% | |
| Jackson | Freedom 6 Net (Max Option) | 8.00% | |
| Jackson | Freedom Flex Suite 6% bonus (Max Option) | 8.00% | |
| Lincoln | American Legacy Target Date Income | 7.80% | |
| Brighthouse/Met | Flex Choice Access Expedite Min | 7.74% | |
| Nationwide | Lifetime Income Plus Core | 7.73% | |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage Plus | 7.65% | |
| Jackson | Freedom Flex Suite 5% bonus (Max Option) | 7.50% | |
| Lincoln | Lifetime Income Advantage 2.0 | 7.50% | |
| Principal | Target Income Protector | 7.50% | |
| AIG | Polaris Income PlusFlex Option 3 | 7.24% | |
| AIG | Polaris Income Plus Daily Flex Opt 3 | 7.13% | |
| Lincoln | Market Select Advantage | 7.13% | |
| CUNA | Zone Income GLWB | 7.00% | |
| Jackson | Freedom Flex Suite 7% bonus (Value Option) | 6.80% | |
| Securian Financial | MyPath Ascend 2.0 | 6.80% | |
| Principal | Flexible Income Protector Plus | 6.78% | |
| Pacific Life | Core Protect Plus | 6.75% | |
| Pacific Life | Enhanced Income Select Max | 6.60% | X |
| Transamerica | Income Edge (first w/d 7+) | 6.50% | |

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 July 2020, 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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