

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

(10 Yr Deferral) - Variable Annuities
Q4 2020



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	Possible Decrease
AIG	Polaris Income Max Opt 2 Max	11.44%	X
Nationwide	Lifetime Income Plus Max (Max)	11.25%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	10.50%	X
Brighthouse/Met	Flex Choice Access Expedite Max	9.77%	X
AIG	Polaris Income Max Opt 1 Max	9.53%	X
Lincoln	Max 6 Select Advantage Max	9.38%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	9.38%	X
AIG	Polaris Income Plus Daily Flex Opt 1 Max	9.00%	X
Delaware	Masters Prime GLWB	8.61%	
Transamerica	Retirement Income Max	8.14%	
Jackson	LifeGuard Freedom Flex III (Max Option)	8.00%	
Brighthouse/Met	Flex Choice Access Level	7.74%	
Transamerica	Retirement Income Choice 1.6	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	Freedom Freedom Net (Max Option)	7.50%	
Jackson	LifeGuard Freedom Flex II (Max Option)	7.50%	
Principal	Target Income Protector	7.25%	
Securian Financial	MyPath Journey	7.20%	
AIG	Polaris Income Plus Daily Flex Opt 3	7.13%	
Lincoln	Lifetime Income Advantage 2.0	7.13%	
CUNA	Zone Income GLWB	7.00%	
Jackson	LifeGuard Freedom Flex I (Max Option)	7.00%	
Securian Financial	MyPath Horizon	6.96%	
Pacific Life	Core Protect Plus	6.75%	
Lincoln	Market Select Advantage	6.75%	
Principal	Flexible Income Protector Plus	6.62%	
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 October 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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