

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

(10 Yr Deferral – No Decrease Risk) – Variable Annuities
Q4 2021



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%
Allianz	Index Advantage Income Level	7.80%
Brighthouse	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%
Securian Financial	MyPath Horizon	7.62%
Jackson	LifeGuard Freedom Flex III (Max Option)	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%
Allianz	Index Advantage Income Possible Increase	7.00%
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%
AIG	Polaris Income MaxOpt 1 Min	6.10%
Transamerica	Income Edge 1.2	6.00%
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%
Nationwide	Lifetime Income Plus Accelerated (Min)	5.81%
Jackson	LifeGuard Freedom Accelerator	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 October 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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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
Lincoln	Max 6 Select Advantage Max	10.13%	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	Retirement Cornerstone GMIB	8.14%	X
Delaware	Income Boost GLWB Rider	8.00%	
Allianz	Index Advantage Income Level	7.80%	
Brighthouse	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%	
Securian Financial	MyPath Horizon	7.62%	
Jackson	LifeGuard Freedom Flex III (Max Option)	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%	
Allianz	Index Advantage Income Possible Increase	7.00%	
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

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