

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

(5 Yr Deferral – No Decrease Risk) - Variable Annuities
Q1 2021



GOLD

SILVER

BRONZE

| Company | Benefit Name | Income Rate |
|--------------------|----------------------------------------------|-------------|
| Delaware | Masters Prime GLWB | 6.96% |
| Pacific Life | Core Protect Plus | 6.75% |
| Nationwide | Lifetime Income Plus Core | 6.44% |
| Protective | SecurePay 5 | 6.38% |
| AIG | Polaris Income Max Option 3 | 6.31% |
| Lincoln | Lifetime Income Advantage 2.0 | 6.25% |
| Jackson | LifeGuard Freedom Flex III (Max Option) | 6.18% |
| Principal | Target Income Protector | 6.13% |
| Securian Financial | MyPath Horizon | 6.11% |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage Plus | 6.08% |
| Brighthouse/Met | Flex Choice Access Level | 6.06% |
| CUNA | Zone Income GLWB | 6.00% |
| AIG | Polaris Income Plus Daily Flex Opt 3 | 5.94% |
| Jackson | Freedom Freedom Net (Max Option) | 5.94% |
| Jackson | LifeGuard Freedom Flex II (Max Option) | 5.94% |
| Lincoln | Market Select Advantage | 5.94% |
| Principal | Flexible Income Protector Plus | 5.80% |
| Jackson | LifeGuard Freedom Flex I (Max Option) | 5.70% |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage | 5.42% |
| Lincoln | American Legacy Target Date Income 5 year | 5.31% |
| Principal | Flexible Income Protector defer 5 full years | 5.30% |
| Securian Financial | MyPath Journey | 5.20% |
| Jackson | LifeGuard Freedom Flex III (Value Option) | 5.20% |
| Nationwide | Lifetime Income Plus Accelerated (Min) | 5.10% |
| AIG | Polaris Income MaxOpt 1 Min | 5.05% |
| Integrity (W&S) | VAROOM 5 year GLWB | 5.00% |
| AIG | Polaris Income Plus Daily Flex Opt 1 Min | 5.00% |
| Jackson | LifeGuard Freedom Net (Value Option) | 5.00% |
| Jackson | LifeGuard Freedom Flex II (Value Option) | 5.00% |
| Jackson | LifeGuard Freedom Accelerator | 5.00% |
| 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 60 assuming no withdrawals for 5 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 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 60, benefit base increasing by guaranteed roll up rate, or deferral rate, 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 5.3% IN YOUR RETIREMENT AT AGE 65?

(5 Yr Deferral – Incl. Decrease Risk) - Variable Annuities
Q1 2021



GOLD

SILVER

BRONZE

| Company | Benefit Name | Income Rate | Possible Decrease |
|--------------------|----------------------------------------------|-------------|-------------------|
| Nationwide | Lifetime Income Plus Max (Max) | 9.56% | X |
| AIG | Polaris Income Max Opt 2 Max | 9.47% | X |
| AIG | Polaris Income Plus Daily Flex Opt 2 Max | 8.75% | X |
| Lincoln | Max 6 Select Advantage Max | 8.13% | X |
| Nationwide | Lifetime Income Plus Accelerated (Max) | 7.97% | X |
| AIG | Polaris Income Max Opt 1 Max | 7.89% | X |
| Brighthouse/Met | Flex Choice Access Expedite Max | 7.66% | X |
| AIG | Polaris Income Plus Daily Flex Opt 1 Max | 7.50% | X |
| Delaware | Masters Prime GLWB | 6.96% | |
| Pacific Life | Core Protect Plus | 6.75% | |
| Pacific Life | Enhanced Income Select Max | 6.60% | X |
| Nationwide | Lifetime Income Plus Core | 6.44% | |
| Protective | SecurePay 5 | 6.38% | |
| AIG | Polaris Income Max Option 3 | 6.31% | |
| Lincoln | Lifetime Income Advantage 2.0 | 6.25% | |
| Jackson | LifeGuard Freedom Flex III (Max Option) | 6.18% | |
| Principal | Target Income Protector | 6.13% | |
| Securian Financial | MyPath Horizon | 6.11% | |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage Plus | 6.08% | |
| Brighthouse/Met | Flex Choice Access Level | 6.06% | |
| CUNA | Zone Income GLWB | 6.00% | |
| AIG | Polaris Income Plus Daily Flex Opt 3 | 5.94% | |
| Jackson | Freedom Freedom Net (Max Option) | 5.94% | |
| Jackson | LifeGuard Freedom Flex II (Max Option) | 5.94% | |
| Lincoln | Market Select Advantage | 5.94% | |
| Principal | Flexible Income Protector Plus | 5.80% | |
| Jackson | LifeGuard Freedom Flex I (Max Option) | 5.70% | |
| Securian Financial | MyPath Edge Plus Max | 5.70% | X |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage | 5.42% | |
| Lincoln | American Legacy Target Date Income 5 year | 5.31% | |
| Principal | Flexible Income Protector defer 5 full years | 5.30% | |

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