

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

(5 Yr Deferral – No Decrease Risk) – Variable Annuities

Q1 2022



	Company	Benefit Name	Income Rate
GOLD	Delaware	Income Control GLWB Rider	7.09%
	Allianz	Index Advantage Income Level	6.75%
	Securian Financial	MyPath Horizon	6.70%
	Delaware	Income Boost GLWB Rider	6.50%
	CUNA	Zone Income GLWB	6.50%
	Lincoln	Lifetime Income Advantage 2.0	6.44%
	Nationwide	Lifetime Income Plus Core	6.44%
	AIG	Polaris Income Max Option 3	6.31%
	Principal	Target Income Protector	6.25%
	Jackson	LifeGuard Freedom Flex III (Max Option)	6.18%
SILVER	Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%
	Brighthouse	Flex Choice Access Level	6.06%
	Protective	SecurePay 5	6.06%
	Allianz	Index Advantage Income Possible Increase	5.95%
	AIG	Polaris Income Plus Daily Flex Opt 3	5.94%
	Jackson	LifeGuard Freedom Flex II (Max Option)	5.94%
	Jackson	LifeGuard Freedom Net (Max Option)	5.94%
	Lincoln	Market Select Advantage	5.94%
	Pacific Life	Future Income Generator	5.94%
	Principal	Flexible Income Protector Plus	5.92%
BRONZE	Principal	Flexible Income Protector	5.75%
	Securian Financial	MyPath Journey	5.72%
	Jackson	LifeGuard Freedom Flex I (Max Option)	5.70%
	Equitable	Structured Capital Strategies Income Level (5yr)	5.63%
	Transamerica	Income Edge 1.2	5.50%
	Integrity (W&S)	Guaranteed Lifetime Income Advantage	5.42%
	Lincoln	American Legacy Target Date Income 5 year	5.31%
	Securian Financial	MyPath Edge Level	5.30%
	Jackson	LifeGuard Freedom Flex III (Value Option)	5.20%
	AIG	Polaris Income MaxOpt 1 Min	5.05%

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 2022, 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 ABOVE 5.75% IN YOUR RETIREMENT AT AGE 65? (5 Yr Deferral – Incl. Decrease Risk) – Variable Annuities Q1 2022



	Company	Benefit Name	Income Rate	Possible Decrease
GOLD	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	8.75%	X
	Pacific Life	Enhanced Income Select 2 Max	8.75%	X
	AIG	Polaris Income Max Opt 1 Max	7.89%	X
	Brighthouse	Flex Choice Access Expedite Max	7.66%	X
	Nationwide	Lifetime Income Plus Accelerated (Max)	7.65%	X
	AIG	Polaris Income Plus Daily Flex Opt 1 Max	7.50%	X
	Equitable	Structured Capital Strategies Income Accelerated Max (5 yr)	7.50%	X
SILVER	Delaware	Income Control GLWB Rider	7.09%	
	Allianz	Index Advantage Income Level	6.75%	
	Securian Financial	MyPath Horizon	6.70%	
	Pacific Life	Enhanced Income Select Max	6.60%	X
	Delaware	Income Boost GLWB Rider	6.50%	
	CUNA	Zone Income GLWB	6.50%	
	Lincoln	Lifetime Income Advantage 2.0	6.44%	
	Nationwide	Lifetime Income Plus Core	6.44%	
	Equitable	Retirement Cornerstone GMI B	6.38%	X
	AIG	Polaris Income Max Option 3	6.31%	
BRONZE	Principal	Target Income Protector	6.25%	
	Jackson	LifeGuard Freedom Flex III (Max Option)	6.18%	
	Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%	
	Brighthouse	Flex Choice Access Level	6.06%	
	Protective	SecurePay 5	6.06%	
	Securian Financial	MyPath Edge Plus Max	6.00%	X
	Allianz	Index Advantage Income Possible Increase	5.95%	
	AIG	Polaris Income Plus Daily Flex Opt 3	5.94%	
	Jackson	LifeGuard Freedom Flex II (Max Option)	5.94%	
	Jackson	LifeGuard Freedom Net (Max Option)	5.94%	
Lincoln	Market Select Advantage	5.94%		
Pacific Life	Future Income Generator	5.94%		
Principal	Flexible Income Protector Plus	5.92%		

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