

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

(5 Yr Deferral – No Decrease Risk) - Variable Annuities
Q2 2021



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Masters Prime GLWB	6.96%
CUNA	Zone Income GLWB	6.50%
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%
Principal	Target Income Protector	6.25%
Jackson	LifeGuard Freedom Flex III (Max Option)	6.18%
Securian Financial	MyPath Horizon	6.11%
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%
Brighthouse/Met	Flex Choice Access Level	6.06%
AIG	Polaris Income Plus Daily Flex Opt 3	5.94%
Jackson	LifeGuard Freedom Net (Max Option)	5.94%
Jackson	LifeGuard Freedom Flex II (Max Option)	5.94%
Lincoln	Market Select Advantage	5.94%
Pacific Life	Future Income Generator	5.94%
Principal	Flexible Income Protector Plus	5.92%
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	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 April 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 5.4% IN YOUR RETIREMENT AT AGE 65?

(5 Yr Deferral – Incl. Decrease Risk) - Variable Annuities
Q2 2021



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
Pacific Life	Enhanced Income Select 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	Enhanced Income Select Max	6.60%	X
CUNA	Zone Income GLWB	6.50%	
Nationwide	Lifetime Income Plus Core	6.44%	
Equitable	Retirement Cornerstone GMIB	6.38%	X
Protective	SecurePay 5	6.38%	
AIG	Polaris Income Max Option 3	6.31%	
Lincoln	Lifetime Income Advantage 2.0	6.25%	
Principal	Target Income Protector	6.25%	
Jackson	LifeGuard Freedom Flex III (Max Option)	6.18%	
Securian Financial	MyPath Horizon	6.11%	
Integrity (W&S)	Guaranteed Lifetime Income Advantage Plus	6.08%	
Brighthouse/Met	Flex Choice Access Level	6.06%	
AIG	Polaris Income Plus Daily Flex Opt 3	5.94%	
Jackson	LifeGuard Freedom Net (Max Option)	5.94%	
Jackson	LifeGuard Freedom Flex II (Max Option)	5.94%	
Lincoln	Market Select Advantage	5.94%	
Pacific Life	Future Income Generator	5.94%	
Principal	Flexible Income Protector Plus	5.92%	
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%	

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