

# CAN YOU STILL GET 5.5% IN YOUR RETIREMENT AT AGE 65?

(5 Yr Deferral) - Variable Annuities  
Q4 2020



Company	Benefit Name	Income Rate	Possible Decrease
AIG	Polaris Income Max Opt 2 Max	9.47%	X
Nationwide	Lifetime Income Plus Max (Max)	9.38%	X
AIG	Polaris Income Plus Daily Flex Opt 2 Max	8.75%	X
AIG	Polaris Income Max Opt 1 Max	7.89%	X
Lincoln	Max 6 Select Advantage Max	7.81%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	7.81%	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
Jackson	LifeGuard Freedom Flex III (Max Option)	6.50%	
Nationwide	Lifetime Income Plus Core	6.44%	
Transamerica	Retirement Income Max	6.38%	
Protective	SecurePay 5	6.38%	
AIG	Polaris Income Max Option 3	6.31%	
Jackson	Freedom Freedom Net (Max Option)	6.25%	
Jackson	LifeGuard Freedom Flex II (Max Option)	6.25%	
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%	
Transamerica	Retirement Income Choice 1.6	6.06%	
CUNA	Zone Income GLWB	6.00%	
Jackson	LifeGuard Freedom Flex I (Max Option)	6.00%	
AIG	Polaris Income Plus Daily Flex Opt 3	5.94%	
Lincoln	Lifetime Income Advantage 2.0	5.94%	
Principal	Flexible Income Protector Plus	5.80%	
Securian Financial	MyPath Edge Plus Max	5.70%	X
Lincoln	Market Select Advantage	5.63%	

GOLD

SILVER

BRONZE

**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 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 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

This report and its contents are based on current publicly available information that we consider reliable, but we do not represent it is accurate or complete, and it should not be relied on as such. The information and any opinions, contained herein are subject to change without prior notification. It does not constitute a recommendation or take into account the particular investment objectives, or needs of individual clients. No part of this material may be copied or duplicated in any form, by any means or redistributed without the prior written consent of Due Diligence Works, Inc.