

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

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

Q4 2021



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	7.09%
Allianz	Index Advantage Income Level	7.05%
Securian Financial	MyPath Horizon	6.70%
CUNA	Zone Income GLWB	6.50%
Delaware	Income Boost GLWB Rider	6.50%
Nationwide	Lifetime Income Plus Core	6.44%
AIG	Polaris Income Max Option 3	6.31%
Allianz	Index Advantage Income Possible Increase	6.25%
Lincoln	Lifetime Income Advantage 2.0	6.25%
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%
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%
Securian Financial	MyPath Journey	5.72%
Jackson	LifeGuard Freedom Flex I (Max Option)	5.70%
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%
Principal	Flexible Income Protector	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 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 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 5.75% IN YOUR RETIREMENT AT AGE 65?

(5 Yr Deferral – Incl. Decrease Risk) – Variable Annuities
Q4 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
Pacific Life	Enhanced Income Select 2 Max	8.75%	X
Lincoln	Max 6 Select Advantage Max	8.44%	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
Delaware	Income Control GLWB Rider	7.09%	
Allianz	Index Advantage Income Level	7.05%	
Securian Financial	MyPath Horizon	6.70%	
Pacific Life	Enhanced Income Select Max	6.60%	X
CUNA	Zone Income GLWB	6.50%	
Delaware	Income Boost GLWB Rider	6.50%	
Nationwide	Lifetime Income Plus Core	6.44%	
Equitable	Retirement Cornerstone GMIB	6.38%	X
AIG	Polaris Income Max Option 3	6.31%	
Allianz	Index Advantage Income Possible Increase	6.25%	
Lincoln	Lifetime Income Advantage 2.0	6.25%	
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
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%	

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