

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

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

### Q1 2023



**GOLD**

**SILVER**

**BRONZE**

Company	Benefit Name	Income Rate
Delaware	Income Control GLWB Rider	7.77%
Protective	SecurePay Protector	7.66%
Corebridge	Polaris Income Max Option 3	7.56%
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 5 year	7.50%
CUNA	Zone Income GLWB	7.50%
Lincoln	ProtectedPay Secure Core	7.48%
Pacific Life	Future Income Generator	7.29%
Lincoln	ProtectedPay Select Core	7.15%
Nationwide	Lifetime Income Plus Core	7.15%
Securian Financial	MyPath Horizon	7.15%
Principal	Target Income Protector	7.09%
Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%
Principal	Flexible Income Protector Plus	6.94%
Delaware	Income Boost GLWB Rider	6.81%
Brighthouse	Shield Level Pay Plus Market Growth 5 year	6.75%
Jackson	LifeGuard Freedom Flex III (Max Option)	6.75%
Brighthouse	Flex Choice Access Level	6.70%
Transamerica	Income Edge 1.2	6.55%
Jackson	LifeGuard Freedom Net (Max Option)	6.50%
Jackson	LifeGuard Freedom Flex II (Max Option)	6.50%
Equitable	Structured Capital Strategies Income Level (5 yr)	6.50%
Lincoln	American Legacy Target Date Income 5 year	6.50%
Principal	Flexible Income Protector	6.30%
Jackson	LifeGuard Freedom Flex I (Max Option)	6.25%
Securian Financial	MyPath Journey	5.98%
Corebridge	Polaris Income MaxOpt 1 Min	5.74%
Jackson	LifeGuard Freedom Flex III (Value Option)	5.74%
Securian Financial	MyPath Edge Level	5.55%
Corebridge	Polaris Income Plus Daily Flex Opt 1 Min	5.53%
Jackson	LifeGuard Freedom Net (Value Option)	5.53%
Jackson	LifeGuard Freedom Flex II (Value Option)	5.53%
Nationwide	Lifetime Income Plus Accelerated (Min)	5.53%

**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 2023, 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 6.5% IN YOUR RETIREMENT AT AGE 65?

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Company	Benefit Name	Income Rate	Possible Decrease
Corebridge	Polaris Income Max Opt 2 Max	10.80%	X
Pacific Life	Enhanced Income Select 2 Max	10.80%	X
Lincoln	ProtectedPay Secure Max(Max)	10.73%	X
Lincoln	ProtectedPay Select Max (Max)	10.40%	X
Nationwide	Lifetime Income Plus Max (Max)	10.13%	X
Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	10.08%	X
Corebridge	Polaris Income MaxOpt 1 Max	9.45%	X
Lincoln	ProtectedPay Secure Plus (Max)	9.43%	X
Brighthouse	Flex Choice Access Expedite Max	9.25%	X
Lincoln	ProtectedPay Select Plus (Max)	9.10%	X
Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	8.78%	X
Nationwide	Lifetime Income Plus Accelerated (Max)	8.45%	X
Equitable	Structured Capital Strategies Income Accelerated Max (5	8.45%	X
Equitable	Retirement Cornerstone GMB (5 yr)	8.03%	X
Delaware	Income Control GLWB Rider	7.77%	
Protective	SecurePay Protector	7.66%	
Corebridge	Polaris Income Max Option 3	7.56%	
Brighthouse	Shield Level Pay Plus Market Growth with Roll-up 5 year	7.50%	
CUNA	Zone Income GLWB	7.50%	
Lincoln	ProtectedPay Secure Core	7.48%	
Pacific Life	Future Income Generator	7.29%	
Lincoln	ProtectedPay Select Core	7.15%	
Nationwide	Lifetime Income Plus Core	7.15%	
Securian Financial	MyPath Horizon	7.15%	
Principal	Target Income Protector	7.09%	
Corebridge	Polaris Income Plus Daily Flex Opt 3	7.02%	
Principal	Flexible Income Protector Plus	6.94%	
Delaware	Income Boost GLWB Rider	6.81%	
Brighthouse	Shield Level Pay Plus Market Growth 5 year	6.75%	
Jackson	LifeGuard Freedom Flex III (Max Option)	6.75%	
Brighthouse	Flex Choice Access Level	6.70%	
Transamerica	Income Edge 1.2	6.55%	

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