

CAN YOU GET ABOVE 5.20% IN YOUR RETIREMENT AT AGE 65?

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

Q1 2024



GOLD

SILVER

BRONZE

| Company | Benefit Name | Income Rate |
|--------------------|---|-------------|
| Delaware | Income Control GLWB Rider | 8.25% |
| Securian Financial | MyPath Horizon | 8.13% |
| Corebridge | Polaris Income Max Option 3 | 7.83% |
| Brighthouse | Shield Level Pay Plus Market Growth with Roll-up 5 year | 7.81% |
| Lincoln | ProtectedPay Secure Core | 7.80% |
| Principal | Target Income Protector | 7.76% |
| Nationwide | L.INC+ Core | 7.70% |
| Protective | SecurePay Protector | 7.66% |
| Principal | Flexible Income Protector Plus | 7.62% |
| Lincoln | ProtectedPay Select Core | 7.61% |
| TruStage | Zone Income GLWB | 7.50% |
| Delaware | Income Boost GLWB Rider | 7.43% |
| Equitable | Structured Capital Strategies Income Level (5 yr) | 7.43% |
| Corebridge | Polaris Income Plus Daily Flex Opt 3 | 7.28% |
| Pacific Life | Future Income Generator | 7.15% |
| Brighthouse | Flex Choice Access Level | 7.02% |
| Brighthouse | Shield Level Pay Plus Market Growth 5 year | 7.00% |
| Securian Financial | MyPath Journey | 6.96% |
| Jackson | Flex Plus | 6.95% |
| Principal | Flexible Income Protector | 6.80% |
| Jackson | Flex Net Core | 6.70% |
| Jackson | Flex Core | 6.70% |
| Transamerica | Income Edge 1.2 | 6.55% |
| Lincoln | American Legacy Target Date Income 5 year | 6.50% |
| Securian Financial | MyPath Edge Level | 6.35% |
| Corebridge | Polaris Income MaxOpt 1 Min | 6.08% |
| MassMutual | RetirePay | 6.00% |
| Corebridge | Polaris Income Plus Daily Flex Opt 1 Min | 5.85% |
| Nationwide | Lifetime Income Plus Accelerated (Min) | 5.74% |
| Integrity (W&S) | Guaranteed Lifetime Income Advantage Plus | 5.20% |
| Lincoln | ProtectedPay Select Plus (Min) | 5.20% |
| Lincoln | ProtectedPay Secure Plus (Min) | 5.20% |

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 2024, 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.

CAN YOU GET ABOVE 7.00% IN YOUR RETIREMENT AT AGE 65?

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

Q1 2024



| | Company | Benefit Name | Income Rate | Possible Decrease | |
|--------------------|--------------------------|---|--------------------------------|-------------------|--|
| GOLD | Pacific Life | Enhanced Income Select 2 Max | 11.21% | X | |
| | Corebridge | Polaris Income Max Opt 2 Max | 11.14% | X | |
| | Nationwide | Lifetime Income Plus Max (Max) | 11.07% | X | |
| | Lincoln | ProtectedPay Secure Max(Max) | 11.05% | X | |
| | Lincoln | ProtectedPay Select Max (Max) | 10.79% | X | |
| | Corebridge | Polaris Income Plus Daily Flex Opt 2 Max | 10.40% | X | |
| | BrightHouse | Flex Choice Access Expedite Max | 10.21% | X | |
| | Equitable | Retirement Cornerstone GMI B (5 yr) | 9.82% | X | |
| | Corebridge | Polaris Income MaxOpt 1 Max | 9.79% | X | |
| | Lincoln | ProtectedPay Secure Plus (Max) | 9.75% | X | |
| | Nationwide | Lifetime Income Plus Accelerated (Max) | 9.65% | X | |
| | Equitable | Structured Capital Strategies Income Accelerated Max (5 yr) | 9.45% | X | |
| | Lincoln | ProtectedPay Select Plus (Max) | 9.43% | X | |
| SILVER | Corebridge | Polaris Income Plus Daily Flex Opt 1 Max | 9.10% | X | |
| | Delaware | Income Control GLWB Rider | 8.25% | | |
| | Securian Financial | MyPath Horizon | 8.13% | | |
| | Jackson | Flex Strategic Income Max | 8.00% | X | |
| | Corebridge | Polaris Income Max Option 3 | 7.83% | | |
| | BrightHouse | Shield Level Pay Plus Market Growth with Roll-up 5 year | 7.81% | | |
| | Lincoln | ProtectedPay Secure Core | 7.80% | | |
| | Principal | Target Income Protector | 7.76% | | |
| | Nationwide | L.INC+ Core | 7.70% | | |
| | Protective | SecurePay Protector | 7.66% | | |
| | BRONZE | Principal | Flexible Income Protector Plus | 7.62% | |
| | | Lincoln | ProtectedPay Select Core | 7.61% | |
| | | TruStage | Zone Income GLWB | 7.50% | |
| Delaware | | Income Boost GLWB Rider | 7.43% | | |
| Equitable | | Structured Capital Strategies Income Level (5 yr) | 7.43% | | |
| Corebridge | | Polaris Income Plus Daily Flex Opt 3 | 7.28% | | |
| Pacific Life | | Future Income Generator | 7.15% | | |
| Securian Financial | | MyPath Edge Plus Max | 7.10% | X | |
| BrightHouse | Flex Choice Access Level | 7.02% | | | |

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 2024, 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.