

CAN YOU GET ABOVE 6.25% IN YOUR RETIREMENT AT AGE 65?

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

Q3 2025



	Company	Benefit Name	Income Rate	RILA
GOLD	Corebridge	Polaris Income Max Option 3	8.64%	
	Delaware	Income Control GLWB Rider	8.61%	
	Nationwide	L.INC+ Core	8.54%	
	Protective	SecurePay Protector Level	8.42%	
	Lincoln	ProtectedPay Secure Core	8.26%	
	Securian Financial	MyPath Horizon	8.13%	
	Corebridge	Polaris Income Plus Daily Flex Opt 3	8.06%	
	Lincoln	ProtectedPay Select Core	8.00%	
	Principal	Target Income Protector	7.97%	
	Jackson	Flex Plus	7.83%	
SILVER	Principal	Flexible Income Protector Plus	7.82%	
	Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 5 year	7.81%	X
	Lincoln	ProtectedPay Secure Core with Estate Lock	7.80%	
	Brighthouse	Flex Choice Access Level	7.66%	
	Lincoln	ProtectedPay Select Core with Estate Lock	7.61%	
	Delaware	Income Boost GLWB Rider	7.56%	
	TruStage	Zone Income GLWB	7.50%	X
	Pacific Life	Future Income Generator	7.48%	
	Equitable	Structured Capital Strategies Income Level (5 yr)	7.43%	X
	Pacific Life	Income Guard 5-Year	7.40%	X
BRONZE	Jackson	Flex Net Core	7.02%	
	Jackson	Flex Core	7.02%	
	Brighthouse	Shield Level Pay Plus II Market Growth 5 year	7.00%	X
	Securian Financial	MyPath Journey	6.96%	
	Principal	Secure Income Protector 5-Year Level	6.75%	X
	Transamerica	Income Edge 1.2	6.75%	
	Principal	Flexible Income Protector	6.65%	
	Lincoln	American Legacy Target Date Income 5 year	6.63%	
	Lincoln	ProtectedPay Secure Plus (Min)	6.50%	
	Securian Financial	MyPath Edge Level	6.35%	
	MassMutual	RetirePay	6.30%	
	Nationwide	L.INC+ Accelerated (Min)	6.30%	
	Jackson	Market Link Pro III with + Income 5-Year	6.25%	X

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 July 2025, 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 GET ABOVE 7.50% IN YOUR RETIREMENT AT AGE 65?

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

Q3 2025



	Company	Benefit Name	Income Rate	Possible Decrease	RILA
GOLD	Corebridge	Polaris Income Max Opt 2 Max	12.15%	X	
	Nationwide	L.INC+ Max (Max)	11.90%	X	
	Lincoln	ProtectedPay Secure Max(Max)	11.51%	X	
	Pacific Life	Enhanced Income Select 2 Max	11.48%	X	
	Corebridge	Polaris Income Plus Daily Flex Opt 2 Max	11.38%	X	
	Lincoln	ProtectedPay Select Max (Max)	11.25%	X	
	Brighthouse	Flex Choice Access Expedite Max	10.85%	X	
	Corebridge	Polaris Income MaxOpt 1 Max	10.80%	X	
	Nationwide	L.INC+ Accelerated (Max)	10.50%	X	
	Corebridge	Polaris Income Plus Daily Flex Opt 1 Max	10.08%	X	
SILVER	Lincoln	ProtectedPay Select Plus (Max)	9.95%	X	
	Lincoln	ProtectedPay Secure Plus (Max)	9.95%	X	
	Protective	SecurePay Protector (10-Year only) then reduced for life	9.89%	X	
	Equitable	Retirement Cornerstone GMIB (5 yr)	9.82%	X	
	Equitable	Structured Capital Strategies Income Accelerated Max (5 yr)	9.45%	X	X
	Jackson	Flex Strategic Income Max	8.75%	X	
	Corebridge	Polaris Income Max Option 3	8.64%		
	Delaware	Income Control GLWB Rider	8.61%		
	Nationwide	L.INC+ Core	8.54%		
	Protective	SecurePay Protector Level	8.42%		
BRONZE	Lincoln	ProtectedPay Secure Core	8.26%		
	Principal	Secure Income Protector 5-Year Tiered Max	8.25%	X	X
	Securian Financial	MyPath Horizon	8.13%		
	Corebridge	Polaris Income Plus Daily Flex Opt 3	8.06%		
	Lincoln	ProtectedPay Select Core	8.00%		
	Principal	Target Income Protector	7.97%		
	Jackson	Flex Plus	7.83%		
	Principal	Flexible Income Protector Plus	7.82%		
	Brighthouse	Shield Level Pay Plus II Market Growth with Roll-up 5 year	7.81%		X
	Lincoln	ProtectedPay Secure Core with Estate Lock	7.80%		
	Brighthouse	Flex Choice Access Level	7.66%		
	Lincoln	ProtectedPay Select Core with Estate Lock	7.61%		
	Delaware	Income Boost GLWB Rider	7.56%		
	TruStage	Zone Income GLWB	7.50%		X

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