

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

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

Q4 2025



GOLD

SILVER

BRONZE

Company	Benefit Name	Income Rate	RILA
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%	
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%	
Pacific Life	Future Income Generator	7.61%	
Delaware	Income Boost GLWB Rider	7.56%	
TruStage	Zone Income GLWB	7.50%	X
Equitable	Structured Capital Strategies Income Level (5 yr)	7.43%	X
Pacific Life	Income Guard 5-Year	7.40%	X
Jackson	Flex Net Core	7.02%	
Jackson	Flex Core	7.02%	
Brighthouse	Shield Level Pay Plus II Market Growth 5 year	7.00%	X
Transamerica	Income Edge 1.2	7.00%	
Securian Financial	MyPath Journey	6.96%	
Principal	Secure Income Protector 5-Year Level	6.75%	X
Principal	Flexible Income Protector	6.65%	
Lincoln	American Legacy Target Date Income 5 year	6.63%	
Lincoln	ProtectedPay Secure Plus (Min)	6.50%	
MassMutual	RetirePay	6.50%	
Securian Financial	MyPath Edge Level	6.35%	
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 October 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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Company	Benefit Name	Income Rate	Possible Decrease	RILA
Corebridge	Polaris Income Max Opt 2 Max	12.15%	X	
Nationwide	L.INC+ Max (Max)	11.90%	X	
Pacific Life	Enhanced Income Select 2 Max	11.70%	X	
Lincoln	ProtectedPay Secure Max(Max)	11.51%	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	
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%		
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%		
Pacific Life	Future Income Generator	7.61%		
Delaware	Income Boost GLWB Rider	7.56%		
TruStage	Zone Income GLWB	7.50%		X

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