Delaware Life®

Snapshot: Pinnacle Plus℠ Fixed Annuity

A Multi-Year Guaranteed Annuity

<table>
<tr><th colspan="2">Core annuity features</th></tr>
<tr><td>Issue age range</td><td>18-85</td></tr>
<tr><td>Premium</td><td>Minimum: $25,000 for both qualified and nonqualified money;
Maximum: $1M per owner without prior approval</td></tr>
<tr><td>Plan types</td><td>Nonqualified and qualified IRA, SEP-IRA and Roth IRA</td></tr>
<tr><td>Guarantee periods</td><td>3, 5, 7 or 10 years
Scan or click for current rates</td></tr>
<tr><td>Free withdrawal amount[1]</td><td>After the first contract year, you may take up to 10% of the last contract anniversary value or a Required Minimum Distribution (RMD), if greater, without a surrender charge or MVA</td></tr>
<tr><td>Surrender charge period[2]
<i>State variations apply</i></td><td>3, 5, 7 and 10 year periods
<table>
<tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th></tr>
<tr><td>3-year</td><td>8%</td><td>7%</td><td>6%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>5-year</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>7-year</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td></td><td></td><td></td></tr>
<tr><td>10-year</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>1%</td><td>0.5%</td></tr>
</table></td></tr>
<tr><td>Market value adjustment (MVA)
<i>State variations apply</i></td><td>Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death</td></tr>
<tr><td>Systematic withdrawals</td><td>May be taken annually, semiannually, quarterly or monthly
• Minimum amount is $100
• Minimum account value of $5,000 must be maintained</td></tr>
<tr><td>Annuitization[3]</td><td>• Max annuitization age: 95
• Single-life only; single-life with period certain; joint and survivor life</td></tr>
<tr><td>Death benefit</td><td>Greater of account value or surrender value</td></tr>
<tr><th colspan="2">Additional no-cost benefits</th></tr>
<tr><td>Nursing home & terminal illness waivers[4]</td><td>• After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care
• Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver</td></tr>
</table>

What is a fixed annuity?

A fixed annuity (FA) is an insurance product that that is designed to help you meet your long-term retirement needs. An FA can help you:

- **Grow savings at a predictable, guaranteed fixed rate.**
- **Benefit from tax-deferred growth**—pay no taxes on any interest earnings until they are withdrawn.
- **Guarantee your principal and any interest**—when you hold your contract for the full guarantee period (and make no withdrawals).
- **Convert your savings into retirement income, including income for life.**

[1] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals may result in a surrender charge or a market value adjustment (MVA).

[2] Below is the California-only surrender schedule:

Year	1	2	3	4	5	6	7	8	9	10
3-year	7.6%	6.6%	5.6%							
5-year	7.6%	6.6%	5.6%	4.7%	3.7%					
7-year	7.6%	6.6%	5.6%	4.7%	3.7%	2.9%	2.0%			
10-year	7.6%	6.6%	5.6%	4.7%	3.7%	2.9%	2.0%	1.0%	0.9%	0%

[3] We may offer other options other than those listed. Please refer to the contract for details.

[4] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

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Annuities are long-term investment vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

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Service Center: P.O. Box 80428, Indianapolis, IN 46280
Customer Service: 800.374.3714

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Snapshot: Target Income 10®
Fixed Index Annuity

Core Annuity Features

Issue ages	50-80
Minimum initial premium payment	$25,000 for both qualified and nonqualified money; Flexible premium deferred annuity
Subsequent payments[1]	Minimum: $500 Maximum total premium cannot exceed $1M without prior approval
Available indices & fixed account	• Multiple index options including the S&P 500® Index • 1-year fixed account **Scan or click for current rates**
Free withdrawal amount[2]	10% of the total premium payments during the first contract year; 10% of the last contract anniversary value or required minimum distribution (RMD), if greater, in the contract years thereafter
Surrender charge period[3] *State variations apply*	Standard 10-year non-rolling surrender charge period

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	0%

Market value adjustment *State variations apply*	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death
Annuitization[4]	• Max annuitization age: 95 • Single-life only; single-life with period certain; joint and survivor life
Death benefit	Greater of account value or surrender value

Guaranteed Lifetime Withdrawal Benefit (GLWB) – *Required at issue*

Premium bonus	20% bonus to benefit base on first-year premiums
Roll-up bonus rate	10% roll-up bonus credit to benefit base during first 10 years
Flexibility	• You can wait until you are ready to take income before choosing your lifetime income option • You're eligible to receive a pro-rated roll-up bonus credit to your benefit base on your Income Start Date – the date you turn on lifetime income
Lifetime payment factors	The Lifetime payment factors are based on your age as of the Income Start Date and are used to determine your Guaranteed Annual Lifetime Income

Age	Factor	Age	Factor	Age	Factor	Age	Factor	Age	Factor
50	3.95%	57	5.00%	64	5.95%	71	6.65%	78	7.65%
51	4.10%	58	5.15%	65	6.05%	72	6.75%	79	7.80%
52	4.25%	59	5.30%	66	6.15%	73	6.90%	80	7.95%
53	4.40%	60	5.45%	67	6.25%	74	7.05%	81	8.10%
54	4.55%	61	5.60%	68	6.35%	75	7.20%	82	8.25%
55	4.70%	62	5.75%	69	6.45%	76	7.35%	83+	8.40%
56	4.85%	63	5.85%	70	6.55%	77	7.50%		

- Joint Life rates are reduced 0.65%

Annual cost	1.05% of benefit base for both Single or Joint Life

What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. An FIA may help you:

- **Grow your money**—earn interest based on the performance of the indexed-linked crediting options or fixed account.
- **Protect your money**—lock in gains each year to protect your account value from market drops.
- **Convert your savings into retirement income, including income for life.**

Additional no-cost benefits	
Nursing home & terminal illness waivers[5]	• After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care • Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver

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[1] Subsequent payments not permitted after any owner/annuitant has attained age 85.

[2] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

[3] With a non-rolling surrender charge, all payments are free from surrender charges at the end of the surrender charge schedule. Below are the State-specific and the California-only surrender schedules. **The state-specific surrender schedule is for use in the following states: AK, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA.**

	Year	1	2	3	4	5	6	7	8	9	10	11+
State-specific schedule	10-Year	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California schedule	9-Year	8.30%	8.20%	7.20%	6.20%	5.20%	4.15%	3.15%	2.10%	1.05%	0%	0%

[4] We may offer other options other than those listed. Please refer to the contract for details.

[5] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

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Fixed index annuities are not securities and do not participate directly in the stock market or any index and are not investments. It is not possible to invest directly in an index.

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Customer Service: 800.374.3714

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Delaware Life®

Snapshot: Target Growth 10® Fixed Index Annuity

Core Annuity Features	
Issue ages	18-80
Minimum initial premium payment	$25,000 for both qualified and nonqualified money; flexible premium deferred annuity
Subsequent payments[1]	Minimum: $500 Maximum total premium cannot exceed $1M without prior approval
Available indices & fixed account	• 4 index options including the S&P 500® Index • 1-year fixed account **Scan or click for current rates**
Free withdrawal amount[2]	10% of the total premium during the first contract year; 10% of the last contract anniversary value or required minimum distribution (RMD), if greater, in the contract years thereafter
Surrender charge period[3]	Standard 10-year non-rolling surrender charge period Year 1: 10% · Year 2: 10% · Year 3: 10% · Year 4: 10% · Year 5: 10% · Year 6: 9% · Year 7: 8% · Year 8: 7% · Year 9: 6% · Year 10: 5% · Year 11+: 0%
Market value adjustment *State variations apply*	Applies to withdrawals and surrenders greater than the free withdrawal amount; waived at death or within bailout window
Annuitization[4]	• Max annuitization age: 95 • Single-life only; single-life with period certain; joint and survivor life
Death benefit	Greater of account value or surrender value
Additional no-cost benefits	
Guaranteed minimum account value (GMAV)[5]	Guarantees that your annuity's account value will be at least 125% of the initial premium, less any withdrawals, at the 10th anniversary.
Bailout provision	You may make one-time partial or full withdrawal from your annuity without a surrender charge or market value adjustment if the renewal cap rate for the S&P 500 1-year point-to-point with cap index strategy falls below the bailout cap rate.
Nursing home & terminal illness waivers[6]	• After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care. • Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver.

Surrender charge schedule:

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	0%

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- **Protect your money**—lock in gains each year to protect your account value from market drops.
- **Convert your savings into retirement income, including income for life.**

[1] Subsequent payments not permitted after any owner/annuitant has attained age 85.

[2] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

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	Year	1	2	3	4	5	6	7	8	9	10	11+
State-specific schedule	**10-Year**	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California schedule	**9-Year**	9.20%	8.20%	7.20%	6.20%	5.20%	4.15%	3.15%	2.10%	1.05%	0%	0%

[4] We may offer other options other than those listed. Please refer to the contract for details.

[5] In the state of California, the GMAV guarantees 122% at the 9th anniversary.

[6] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

Your fixed-indexed annuity does not actually invest directly in any of these indices. Purchase payments allocated to a crediting method using any indices are not direct investments in the stock markets, bond markets, commodities, precious metals, or indices. Purchasers of fixed-indexed annuities will have no access to the indices' underlying components.

Standard & Poor's®

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In certain market scenarios, such as a rising equity market when volatility is high or increasing, reductions in positive performance of a volatility controlled index could result in less interest being credited to an index account than if the volatility controlled index did not use a volatility control strategy that can limit positive performance. Conversely, in a declining equity market, when volatility is high or increasing, reductions in negative performance of the volatility controlled index could result in more interest being credited to an index account than if the volatility controlled index did not use a volatility control strategy. However, in such a declining market, the benefit from the volatility control strategy would be limited by the floor to the contract. In general, we incur less expense for the hedging transactions we use to mitigate our risk in providing contract guarantees to you for a volatility controlled index than for other indexes in the contract.

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