

# Delaware Life Pinnacle Plus<sup>SM</sup> Fixed Annuity Rates

Current as of 09/24/2025

Pinnacle Plus<sup>SM</sup> is an insurance product that is designed to help you meet your long-term retirement needs. It is a simple, steady, guaranteed way to build retirement savings without the risk of investing in stocks, bonds, or mutual funds. Pinnacle Plus<sup>SM</sup> offers:

- Multiple rate tier options
- Tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn
- Free required minimum distribution (RMD) withdrawal available in year 1 and 10% free withdrawal starting in year 2\*
- Terminal Illness and Nursing Home waivers (subject to state availability)

View Snapshot



## Pinnacle Plus<sup>SM</sup> Multi-Year Guarantee Annuity

Guarantee Periods	Less than \$100,000	\$100,000 and over
3-Year	4.35%	4.65%
5-Year	4.70%	5.00%
7-Year	4.80%	5.05%
10-Year	4.85%	5.10%

All rates are for new applications only. Rates are subject to change at any time.

\* Available free withdrawal amount in Year 1—required minimum distribution (RMD); Years 2+—10% of the most recent contract anniversary value, or RMD, if greater. The taxable portion of any withdrawal is taxed as ordinary income. In a nonqualified plan, since it is funded with after-tax money, only the earnings portion of any withdrawal would be taxed as ordinary income. Withdrawals made before age 59½ may be subject to an additional 10% federal tax penalty.

# Delaware Life Target Growth 10<sup>®</sup> Fixed Index Annuity Rates

**Current as of 09/15/2025**

Target Growth 10<sup>®</sup> fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

Target Growth 10<sup>®</sup> offers the flexibility to add money at any time without extending the surrender charge schedule. It also provides interest rate protection—additional liquidity up to the full account value should the applicable renewal rate fall below the Bailout Cap Rate<sup>1</sup>.

Target Growth 10 <sup>®</sup> Fixed Index Annuity with 10-year Surrender Charge Schedule			
Index	Term/Index Strategy	\$25,000 –\$99,999	\$100,000 and over
S&P 500 <sup>®</sup>	1-year Point-to-Point with Cap – with Precision Portfolio Election <sup>2</sup>	<b>9.80%</b>	<b>11.80%</b>
S&P 500 <sup>®</sup>	1-year Point-to-Point with Cap	<b>8.30%</b>	<b>10.30%</b>
	<i>Bailout Cap Rate</i>	3.00%	
	1-Year Performance Trigger	<b>6.90%</b>	<b>7.90%</b>
	1-year Point-to-Point with Participation Rate	<b>55%</b>	<b>60%</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	<b>75%</b>	<b>80%</b>
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	<b>70%</b>	<b>75%</b>
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	<b>105%</b>	<b>115%</b>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	1-year Point-to-Point Participation Rate and Volatility Limit <sup>3</sup>	<b>90%</b>	<b>100%</b>
Franklin SG Select Index	1-year Point-to-Point Participation Rate, Boost and Knockout <sup>4</sup>	PR: <b>165%</b>	PR: <b>185%</b>
		Boost: <b>2.00%</b>	Boost: <b>2.00%</b>
1-year Fixed Rate	1-Year Term	<b>4.50%</b>	<b>4.85%</b>

All rates are for new applications only. Rates are subject to change at any time.

# Precision Portfolios

Target Growth 10<sup>®</sup> gives you the opportunity to build your own allocation using one or a combination of strategies, or select one of two **Precision Portfolios**—unique, turnkey, multi-index allocation strategies designed to diversify returns. They are constructed using set percentage allocations to individual index strategies we offer from S&P, Nasdaq, Goldman Sachs, Franklin Templeton, and First Trust, as well as an allocation to the fixed account.<sup>5</sup>

Precision Core	
Index Strategy	Allocation
S&P 500 <sup>®</sup> 1-year Point-to-Point with Cap	<b>20%</b>
S&P 500 <sup>®</sup> 1-year Performance Trigger	<b>10%</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index	<b>10%</b>
Nasdaq-100 Intraday Elite 15%™ Index	<b>10%</b>
Goldman Sachs Canopy Index	<b>15%</b>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	<b>10%</b>
Franklin SG Select Index	<b>10%</b>
Fixed Account	<b>15%</b>

Precision Edge	
Index Strategy	Allocation
S&P 500 <sup>®</sup> 1-year Point-to-Point with Cap	<b>25%</b>
S&P 500 <sup>®</sup> 1-year Performance Trigger	<b>5%</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index	<b>10%</b>
Nasdaq-100 Intraday Elite 15%™ Index	<b>10%</b>
Goldman Sachs Canopy Index	<b>15%</b>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	<b>15%</b>
Franklin SG Select Index	<b>15%</b>
Fixed Account	<b>5%</b>

<sup>1</sup> Allows for full or partial withdrawals from your annuity contract, without surrender charges, if the renewal cap rate for the S&P 500<sup>®</sup> 1-year point-to-point with cap strategy falls below the bailout cap rate, regardless of your current allocations.

<sup>2</sup> The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply.

<sup>3</sup> The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

<sup>4</sup> The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

<sup>5</sup> Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.



Product Snapshot

Click or scan  
to view



Index Information

Or visit our website: <https://www.delawarelife.com/product/target-growth-10>

#### S&P Dow Jones Indices

The S&P 500® and S&P 500® Dynamic Intraday TCA Index (the “Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Delaware Life Insurance Company (“Delaware Life”). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Delaware Life Target Growth 10® fixed index annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Dynamic Intraday TCA Index.

#### Nasdaq-100 Intraday Elite 15%™ Index

Nasdaq®, Nasdaq-100®, Nasdaq-100 Intraday Elite 15™ and XNDXEL15™ are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by Delaware Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

#### Delaware Life

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. The surrender value will not be less than the minimum value required by your state. Delaware Life Target Growth 10® fixed index annuity has age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the Delaware Life Target Growth 10® product brochure or the Disclosure Statement.

Fixed index annuities are not securities, 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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Products, riders, and features may vary by state, and may not be available in all states. This material may not be approved in all states.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal, or tax advice. To obtain such advice, please consult with your investment, legal, or tax professional.

Delaware Life Insurance Company is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC17-DLIC-FIA20-17 and DLIC-FIA20-17. Policy and rider form numbers may vary by state.

Delaware Life is not an investment advisory firm and does not provide investment advice.

**delawarelife.com**

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE  
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**

© 2025 Delaware Life Insurance Company. All rights reserved.

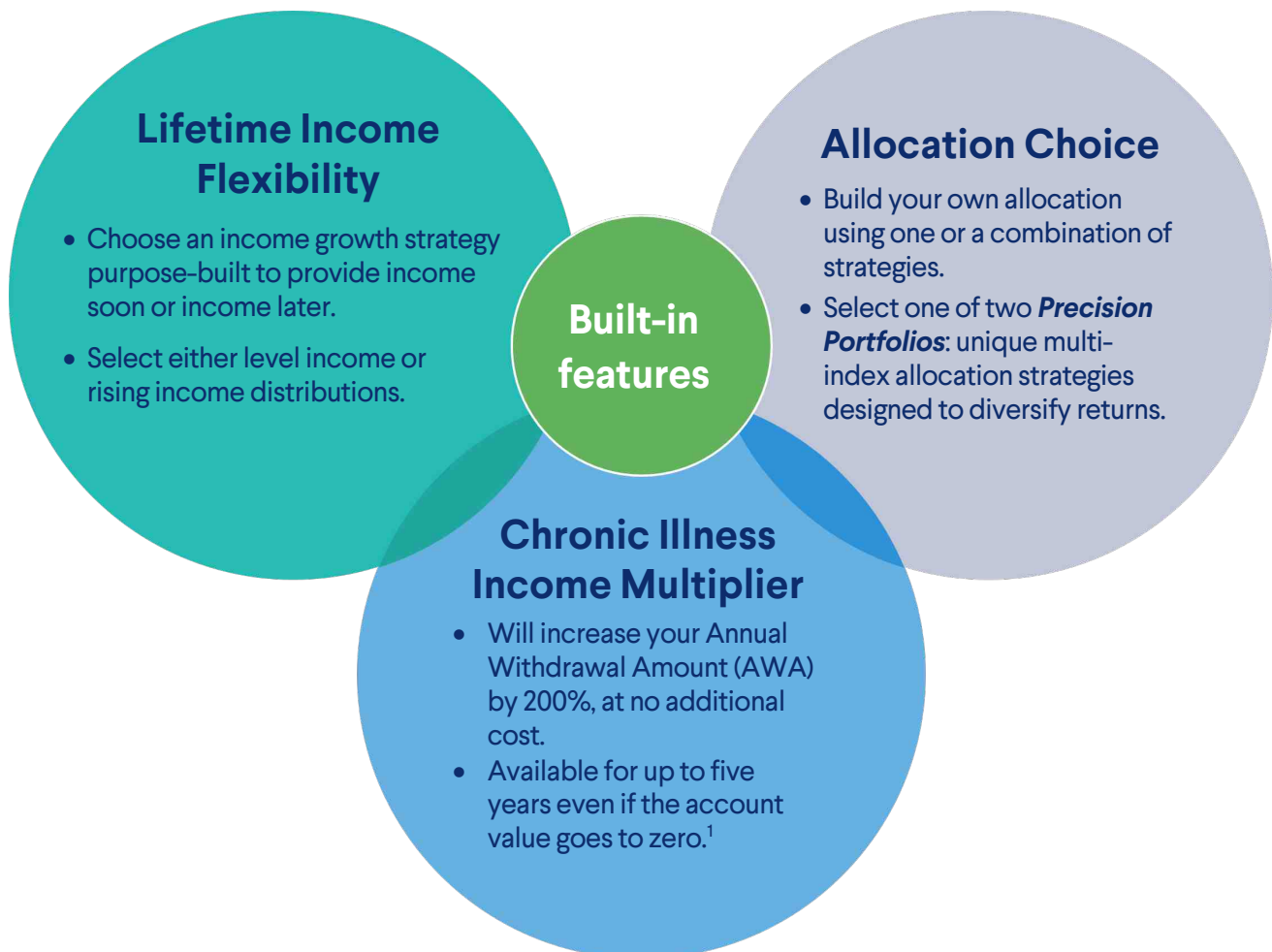
# TruePath Income™ Fixed Index Annuity Rates

Current as of 09/15/2025

TruePath Income™ fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

TruePath Income™ also includes a Guaranteed Lifetime Withdrawal Benefit (GLWB) offers two distinct income growth and distribution options that make it easy for you to select a strategy aligned with your goals.

## A secure retirement speaks louder than words



<sup>1</sup> Not available in California. Once the AWA multiplier period ends, a new multiplier period is no longer available. The Chronic Illness Income Multiplier benefit may be used only once per contract. Please see the disclosure statement for more information.

# TruePath Income Fixed Index Annuity

with a 10-year Surrender Charge Schedule

Index	Term/Index Strategy	\$25,000–\$99,999	\$100,000 and over
S&P 500®	1-year Point-to-point with Cap	<b>5.00%</b>	<b>5.50%</b>
	1-Year Performance Trigger	<b>4.50%</b>	<b>5.00%</b>
	1-year Point-to-point w/Participation Rate	<b>30%</b>	<b>35%</b>
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-point with Participation Rate	<b>45%</b>	<b>50%</b>
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	<b>40%</b>	<b>45%</b>
Goldman Sachs Canopy Index	1-year Point-to-point with Participation Rate	<b>75%</b>	<b>85%</b>
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-point with Participation Rate and Volatility Limit <sup>2</sup>	<b>65%</b>	<b>75%</b>
Franklin SG Select Index	1-year Point-to-point with Participation Rate, Boost and Knockout <sup>3</sup>	PR: <b>125%</b>	PR: <b>140%</b>
		Boost: <b>2.00%</b>	Boost: <b>2.00%</b>
1-year Fixed Rate	1-Year Term	<b>3.10%</b>	<b>3.35%</b>

All rates are for new applications only. Rates are subject to change at any time.

<sup>2</sup> The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

<sup>3</sup> The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

# Precision Portfolios

In addition to the individual indexes, you also have access to two turnkey, diversified multi-index portfolios called **Precision Portfolios**. They are constructed using set percentage allocations to individual index strategies we offer from S&P, Nasdaq, Goldman Sachs, Franklin Templeton, and First Trust, as well as an allocation to the fixed account.<sup>4</sup>

Precision Core	
Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	20%
S&P 500® 1-year Performance Trigger	10%
S&P 500® Dynamic Intraday TCA Index	10%
Nasdaq-100 Intraday Elite 15%™ Index	10%
Goldman Sachs Canopy Index	15%
First Trust Capital Strength® Barclays 10% Index	10%
Franklin SG Select Index	10%
Fixed Account	15%

Precision Edge	
Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	25%
S&P 500® 1-year Performance Trigger	5%
S&P 500® Dynamic Intraday TCA Index	10%
Nasdaq-100 Intraday Elite 15%™ Index	10%
Goldman Sachs Canopy Index	15%
First Trust Capital Strength® Barclays 10% Index	15%
Franklin SG Select Index	15%
Fixed Account	5%

<sup>4</sup> Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account. Clients may reallocate out of a Precision Portfolio on any contract anniversary.





Product Snapshot

Click or scan  
to view



Index Information

Or visit our website: <https://www.delawarelife.com/product/truepath-income>

#### S&P Dow Jones Indices

The S&P 500® and S&P 500® Dynamic Intraday TCA Index (the “Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Delaware Life Insurance Company (“Delaware Life”). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). TruePath Income™ fixed index annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Dynamic Intraday TCA Index.

#### Nasdaq-100 Intraday Elite 15%™ Index

Nasdaq®, Nasdaq-100®, Nasdaq-100 Intraday Elite 15™ and XNDXEL15™ are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by Delaware Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

#### Delaware Life

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. The surrender value will not be less than the minimum value required by your state.

TruePath Income™ fixed index annuity has age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the TruePath Income™ product brochure or the Disclosure Statement.

Fixed index annuities are not securities, 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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Products, riders, and features may vary by state, and may not be available in all states. This material may not be approved in all states.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal, or tax advice. To obtain such advice, please consult with your investment, legal, or tax professional.

Delaware Life Insurance Company is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Contracts are issued by Delaware Life Insurance Company. For use with policy form ICC24-DLIC-FIA-MSP. Policy and rider form numbers may vary by state.

Delaware Life is not an investment advisory firm and does not provide investment advice.

**delawarelife.com**

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE  
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**

© 2025 Delaware Life Insurance Company. All rights reserved.