


Snapshot: Pinnacle PlusSM Fixed Annuity

A Multi-Year Guaranteed Annuity

Core annuity features											
Issue age range	18-85										
Premium	Minimum: \$25,000 for both qualified and nonqualified money; Maximum: \$1M per owner without prior approval										
Plan types	Nonqualified and qualified IRA, SEP-IRA and Roth IRA										
Guarantee periods	3, 5, 7 or 10 years							<div></div> <div>Scan or click for current rates</div>			
Free withdrawal amount ¹	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										
Surrender charge period ² <i>State variations apply</i>	3, 5, 7 and 10 year periods										
	Year	1	2	3	4	5	6	7	8	9	10
	3-year	8%	7%	6%							
	5-year	8%	7%	6%	5%	4%					
	7-year	8%	7%	6%	5%	4%	3%	2%			
	10-year	8%	7%	6%	5%	4%	3%	2%	1%	1%	0.5%
Market value adjustment (MVA) <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death										
Systematic withdrawals	May be taken annually, semiannually, quarterly or monthly <ul style="list-style-type: none">• Minimum amount is \$100• Minimum account value of \$5,000 must be maintained										
Annuitization ³	<ul style="list-style-type: none">• 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											
Nursing home & terminal illness waivers ⁴	<ul style="list-style-type: none">• 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										

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- **Benefit from tax-deferred growth**—pay no taxes on any interest earnings until they are withdrawn.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.

Delaware Life

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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company. Policies and contracts are issued by Delaware Life Insurance Company (Zionsville, IN). For use with policy form ICC22-DLIC-MYGA. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state, and may not be available in all states. Products may vary by firm/broker-dealer. Ask your financial professional for more information

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

This snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity’s features.


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.

delawarelife.com

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

**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**

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																															
Index options, Precision Portfolios & fixed account	<ul style="list-style-type: none">• Index crediting options from world-class managers• Pre-set multi-index portfolios for diversification• 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 <table><tr><th>Year 1</th><th>Year 2</th><th>Year 3</th><th>Year 4</th><th>Year 5</th><th>Year 6</th><th>Year 7</th><th>Year 8</th><th>Year 9</th><th>Year 10</th><th>Year 11+</th></tr><tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table>										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%
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 (MVA) <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; waived at death or within bailout window																															
Annuitization ⁴	<ul style="list-style-type: none">• 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																																
Bailout provision	You may make one-time partial or full withdrawal from your annuity without a surrender charge or MVA 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 ⁵	<ul style="list-style-type: none">• After a period of one year, you may withdraw money from your annuity without a surrender charge or MVA 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.																															

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.**

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 California-only surrender schedules. **The state-specific surrender schedule is for use in the following states: AK, CT, DC, DE, FL, IA, ID, IN, MA, MD, MN, MO, MT, NJ, OH, OR, PA, SC, TX, UT, VA, 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	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 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.

Delaware Life

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.

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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Policies and contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC17-DLIC-FIA-17 and DLIC-FIA-17. Policy and rider form numbers may vary by state. 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. Ask your financial professional for more information.

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

This brochure is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.


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



TruePath Income™ Fixed Index Annuity

Product Snapshot

Core annuity features																																													
Issue ages	[45-85]																																												
Minimum initial premium payment	[\$25,000] for both qualified and nonqualified money																																												
Subsequent payments ¹	<ul style="list-style-type: none">• During first contract year only (modified single premium index annuity)• Minimum: [\$500]• Maximum total premium cannot exceed \$2M without prior approval																																												
Index options, Precision Portfolios & fixed account	<ul style="list-style-type: none">• Index crediting options from world-class managers• Pre-set multi-index portfolios for diversification• 1-year fixed account <div><div>Scan or click for current rates</div></div>																																												
Surrender charge period ²	<table><tr><td rowspan="3">Surrender charge %</td><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr><tr><td>Standard</td><td>10%</td><td>9%</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></tr><tr><td>California</td><td>8.25%</td><td>6.75%</td><td>5.75%</td><td>4.75%</td><td>3.75%</td><td>2.75%</td><td>1.75%</td><td>0.50%</td><td>0.50%</td><td>0%</td></tr></table>											Surrender charge %	Year	1	2	3	4	5	6	7	8	9	10	Standard	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	California	8.25%	6.75%	5.75%	4.75%	3.75%	2.75%	1.75%	0.50%	0.50%	0%
Surrender charge %	Year	1	2	3	4	5	6	7	8	9	10																																		
	Standard	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%																																		
	California	8.25%	6.75%	5.75%	4.75%	3.75%	2.75%	1.75%	0.50%	0.50%	0%																																		
Free withdrawal amount ³	10% of the total premium payments during the first contract year; greater of 10% of the last contract anniversary account value or required minimum distribution (RMD) amount, if any, in the contract years thereafter																																												
Market value adjustment (MVA) <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death																																												
Annuitization ⁴	<ul style="list-style-type: none">• Maximum annuitization age: 100• Single-life only; single-life with period certain; joint and survivor life																																												
Death benefit	The greater of the account value or surrender value on the date we receive due proof of death																																												
Additional no-cost benefits																																													
Nursing home & terminal illness waivers ⁵ <i>Not available in CA</i>	<ul style="list-style-type: none">• 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																																												



Scan or click
for current
rates

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


² All payments are free from surrender charges at the end of the surrender charge schedule.

³ 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 MVA.

⁴ We may offer 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.

Guaranteed Lifetime Withdrawal Benefit (GLWB) – Required at issue

Growth and income strategy options	Accumulating income																								
	The GLWB offers accumulation flexibility with your choice of two distinct growth strategies based on your retirement timeline. Your growth strategy determines how your withdrawal benefit base is credited.																								
	Ready strategy (Income sooner)	Build strategy (Income later)																							
	25% GLWB upfront bonus ⁶ on first-year premiums, plus 6.75% annual compound interest for up to 10 years	9.75% annual compound interest for up to 10 years																							
	Distributing income																								
	Choose an income strategy that is right for you. Your income strategy and your coverage type (single life or joint life) determine which set of lifetime withdrawal percentages we'll use to calculate your income.																								
	Level income strategy	Rising income strategy																							
	<ul style="list-style-type: none"> This option provides higher guaranteed and predictable lifetime income than the Rising income strategy. Your annual withdrawal amount will remain level after the income start date but will increase if you experience a step-up to the account value. 	<ul style="list-style-type: none"> While you'll start with a lower income amount than the Level income strategy, electing this option gives you the opportunity to secure higher income over time. Your annual withdrawal amount may increase each year after the income start date based on the combined annual performance of your index and fixed account and a 100% performance multiplier. 																							
Lifetime withdrawal percentages	Lifetime withdrawal percentages are based on your age as of the income start date and are used to determine your annual withdrawal amount. ⁷																								
	<table> <tr> <th>Age @ income start</th><th>Level income – single life</th><th>Rising income – single life</th></tr> <tr> <td>55</td><td>5.08%</td><td>3.28%</td></tr> <tr> <td>60</td><td>5.69%</td><td>3.89%</td></tr> <tr> <td>65</td><td>6.27%</td><td>4.47%</td></tr> <tr> <td>70</td><td>6.69%</td><td>4.89%</td></tr> <tr> <td>75</td><td>7.10%</td><td>5.30%</td></tr> <tr> <td>80</td><td>7.51%</td><td>5.71%</td></tr> <tr> <td>85</td><td>8.07%</td><td>6.27%</td></tr> </table>		Age @ income start	Level income – single life	Rising income – single life	55	5.08%	3.28%	60	5.69%	3.89%	65	6.27%	4.47%	70	6.69%	4.89%	75	7.10%	5.30%	80	7.51%	5.71%	85	8.07%
Age @ income start	Level income – single life	Rising income – single life																							
55	5.08%	3.28%																							
60	5.69%	3.89%																							
65	6.27%	4.47%																							
70	6.69%	4.89%																							
75	7.10%	5.30%																							
80	7.51%	5.71%																							
85	8.07%	6.27%																							
Chronic illness income multiplier <i>Not available in CA</i>	<ul style="list-style-type: none"> Joint life percentages are reduced 0.50% Percentages increase annually for each attained age. Please refer to the Lifetime Income Reference Guide for more details. 																								
	 Scan or click for guide																								
Annual cost	1.20% of withdrawal benefit base for single life or joint life																								

⁶ Referred to as the GLWB premium bonus in the Disclosure Statement.

⁷ The maximum amount that can be withdrawn in a contract year without reducing the withdrawal benefit base. Calculated annually on the anniversary of the income start date by multiplying the withdrawal benefit base by the lifetime withdrawal percentage. The AWA can change from contract year to contract year due to excess withdrawals.

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.

Delaware Life

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.

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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company. Policies and contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC24-DLIC-FIA-MSP, ICC24-DLIC-FIA-GLWB-L, ICC24-DLIC-FIA-GLWB-LB, ICC24-DLIC-FIA-GLWB-I, ICC24-DLIC-FIA-GLWB-IB. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state, and may not be available in all states. Products may vary by firm/broker-dealer. Ask your financial professional for more information.

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

This snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.

delawarelife.com

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

Customer Service: 800.374.3714

**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**