

Delaware Life Pinnacle PlusSM Fixed Annuity Rates

Current as of 02/17/2026

Pinnacle PlusSM 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 PlusSM 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- Tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn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 PlusSM Multi-Year Guarantee Annuity

Guarantee Periods	Less than \$100,000	\$100,000 and over
3-Year	4.30%	4.60%
5-Year	4.65%	4.95%
7-Year	4.70%	4.95%
10-Year	4.70%	4.95%

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.



DualTrack Income™ Fixed Index Annuity Rates

Current as of 02/02/2026

DualTrack Income™ fixed index annuity is an insurance product that protects your money against a market downturn—while allowing it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

DualTrack Income™ includes a Guaranteed Lifetime Withdrawal Benefit (GLWB)¹ that tracks the growth of two income paths²—a roll-up base and a performance base.

- Your annual income will be based on the greater of:
 1. **Roll-up Base**—9% annual compound interest for up to 10 years.
 2. **Performance base**—150% of earned interest each year, until you elect to start lifetime income.
- **Milestone Stack**—both bases are set to the greater value at the 5th and 10th contract anniversaries.
- **If you defer income for more than 10 years**, your GLWB can continue to grow via the 150% performance multiplier.

DualTrack Income™ Fixed Index Annuity

with 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	55%	60%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	64%	70%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Participation Rate	50%	55%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	85%	95%
1-year Fixed Rate	1-Year Term	3.60%	3.85%

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

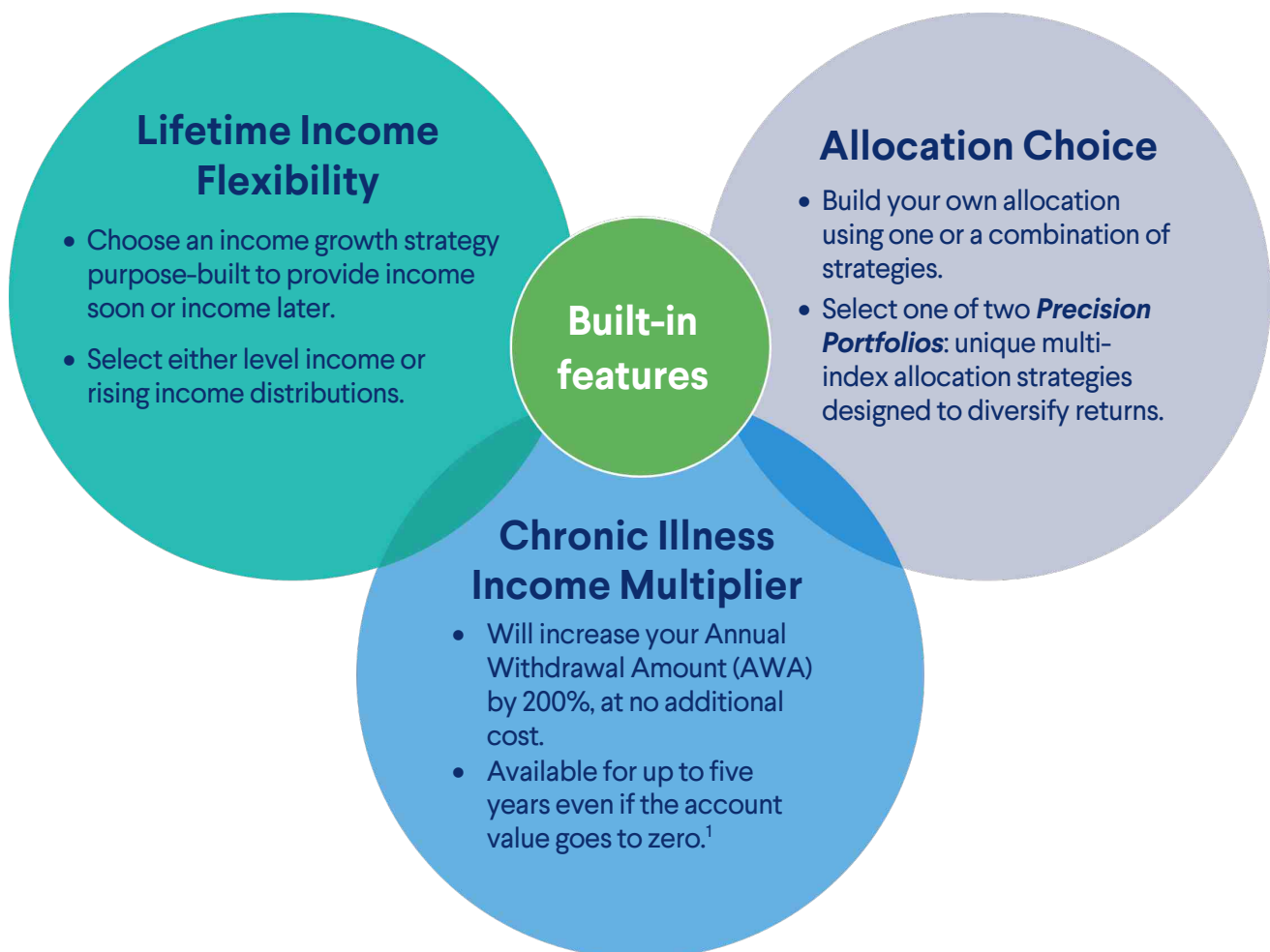
TruePath Income™ Fixed Index Annuity Rates

Current as of 02/02/2026

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



¹ 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	4.50%	5.00%
	1-Year Performance Trigger	4.10%	4.60%
	1-year Point-to-point w/Participation Rate	27%	32%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-point with Participation Rate	40%	45%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	38%	43%
Goldman Sachs Canopy Index	1-year Point-to-point with Participation Rate	68%	78%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-point with Participation Rate and Volatility Limit ²	59%	67%
Franklin SG Select Index	1-year Point-to-point with Participation Rate, Boost and Knockout ³	PR: 115%	PR: 130%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	2.85%	3.10%

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

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

³ 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.⁴

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%

⁴ 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

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Nasdaq-100 Intraday Elite 15%[™] Index

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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.

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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.

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