

Delaware Life Pinnacle PlusSM Fixed Annuity Rates

Current as of 09/03/2026

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- Tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn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	5.00%	5.30%
5-Year	5.35%	5.65%
7-Year	5.35%	5.60%
10-Year	5.35%	5.60%

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.

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. Surrender value will not be less than the minimum value required by your state. Terminal Illness and Nursing Home waivers may not be available in all states. Pinnacle PlusSM 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 Pinnacle PlusSM contract.

There is no additional tax benefit to purchasing an annuity within a qualified retirement plan. If you choose to purchase an annuity in a qualified retirement plan, you should do so for reasons other than tax deferral, such as the features and benefits of the annuity.

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. Ask your financial professional for more information.

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.

For use with Delaware Life Insurance Company policy form ICC22-DLIC-MYGA and state specific variations where applicable.

delawarelife.com

© 2026 Delaware Life Insurance Company. All rights reserved.

**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**

TrackGuard+™ Fixed Index Annuity Rates

Current as of 09/01/2026

TrackGuard+™ fixed index annuity is a modified single-premium insurance product that features a premium bonus. It combines growth potential—earn interest based on the performance of a specific market index, or a combination of indexes—with enhanced withdrawal flexibility and enhanced protection from market downturns.

TrackGuard+™ reminds us that when choosing a fixed index annuity, there is more to consider than just the rate:

Premium Bonus

Gives you more opportunity to get off to a “fast start”.

- 21-26% premium bonus (depending on state)
- Paid on all premium payments made within the first contract year

Premium Guard

Additional long-term guaranteed minimum account value protection.

- Guarantees your account value will be worth at least the total premium, plus premium bonus, adjusted for withdrawals, at the end of the surrender charge period.

**Embedded
features**

Enhanced Liquidity

Provides you with additional flexibility if you have varying withdrawal needs.

- Allows for a free withdrawal amount greater than 7% beginning in Year 3
- A maximum of 21% of any unused free withdrawal percentage may be carried over each year, allowing for a maximum total free withdrawal amount of up to 28%
- Additional annual fee of 0.95%¹

Enhanced Return of Premium

Premium protection that makes TrackGuard+ a difference-maker.

- After the 4th contract year, receive at least 100% of premium payments made (adjusted for withdrawals) for full surrenders elected during the surrender charge period.
- The ROP percentage **can exceed 100%** in later years, providing a higher floor to the amount you'll receive if you surrender your contract.

TrackGuard+™ Fixed Index Annuity

Index Accounts	Crediting Strategy	Standard Crediting Rates (no fee)		Enhanced Crediting Rates (1.25% fee) ²	
		Less than \$100,000	\$100,000 and over	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	4.90%	6.00%	6.70%	7.90%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	45%	50%	62%	67%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	53%	58%	72%	77%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	40%	45%	56%	61%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	73%	80%	100%	106%
Fixed Account	1-year Fixed Rate	2.90%	3.15%		

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

The premium bonus varies by state and is subject to a recapture schedule if the contract is surrendered during the surrender period. The Premium Guard Credit will be applied pro-rata across the current allocations after any applicable fees are taken.

¹ The fee is deducted from the account value at the end of each year during the surrender charge period. It is based on premiums received in the first year and the prior year's anniversary account value in the years thereafter. The fee is also assessed upon surrender, or the date a withdrawal would cause the account value to be less than the applicable rider fee. Available after the first contract year, this benefit enhances the penalty-free withdrawal amount by accumulating any unused free withdrawal amount percentage from the prior year and carrying it over into the following year. Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to an additional 3.8% federal tax on net investment income.

² Enhanced index account options are available for an additional annual fee of 1.25%. The enhanced index account fee rate is applied to the account value of an enhanced index account at the beginning of a term to determine the enhancement fee that is deducted at the end of the term. The initial enhancement fee rate is set at contract issue and guaranteed for the first index term. A new enhanced fee rate will be declared at the start of each subsequent index term. Please refer to the Product Disclosure Statement for more details.

The downside protection provided by a fixed index annuity ensures that during crediting periods in which the index return is negative or flat, no less than 0% interest is credited to the index strategy. Any annual rider charge or fee will continue to be deducted from the account value regardless of index performance or interest credited. As a result, in a crediting period where 0% interest is credited, the rider charge will reduce your account value.



Product Snapshot

Click or scan
to view



Index Information

Or visit our website: <https://www.delawarelife.com/product/trackguard-plus>

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”). TrackGuard+™ 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 Volatility Control 12%™ Index

Nasdaq®, Nasdaq-100®, Nasdaq-100 Volatility Control 12™, and XNDX12E™ 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. TrackGuard+™ 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 TrackGuard+™ product brochure.

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.

For use with policy forms DLIC26-FIA-MSP-NF, DLIC23-FIA-BONUS, DLIC26-FIA-PG, DLIC26-FIA-ELIQ, DLIC26-FIA-EROP. 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**

© 2026 Delaware Life Insurance Company. All rights reserved.

Delaware Life Retirement Stages Select® Fixed Index Annuity Rates

Current as of 09/01/2026

Retirement Stages Select® 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. Retirement Stages Select® offers:

- The flexibility to add money at any time without extending the surrender charge schedule.
- Bailout feature provides additional liquidity up to the full account value.¹

Retirement Stages Select® Fixed Index Annuity

with 5-year and 7-year Surrender Charge Schedules

Index	Term/Index Strategy	5-year		7-year	
		Less than \$100,000	\$100,000 and over	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election ²	8.75%	10.40%	9.00%	10.65%
S&P 500®	1-year Point-to-Point with Cap	7.25%	8.90%	7.50%	9.15%
	<i>Bailout Cap Rate</i>	2.00%		2.00%	
	1-year Performance Trigger	6.00%	7.00%	6.10%	7.10%
	1-year Point-to-Point with Participation Rate	40%	45%	43%	48%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	60%	65%	65%	70%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	60%	65%	65%	70%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	55%	60%	60%	65%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate ¹	90%	100%	95%	105%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point Participation Rate and Volatility Limit ³	75%	85%	80%	90%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout ⁴	PR: 140%	PR: 160%	PR: 150%	PR: 170%
		Boost: 2.00%	Boost: 2.00%	Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	4.25%	4.60%	4.30%	4.65%

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

Precision Portfolios

Retirement Stages Select® 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.⁵

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%

What are the differences between the two Portfolios?

You have the flexibility to choose a Precision Portfolio based on which one more closely matches your investment goals. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation.

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

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

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

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

⁵ 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/retirement-stages-select>

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 Retirement Stages Select® 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 Retirement Stages Select® 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 Retirement Stages Select® product brochure.

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 ICC22-DLIC-FIA, DLIC22-FIA. 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**

© 2026 Delaware Life Insurance Company. All rights reserved.

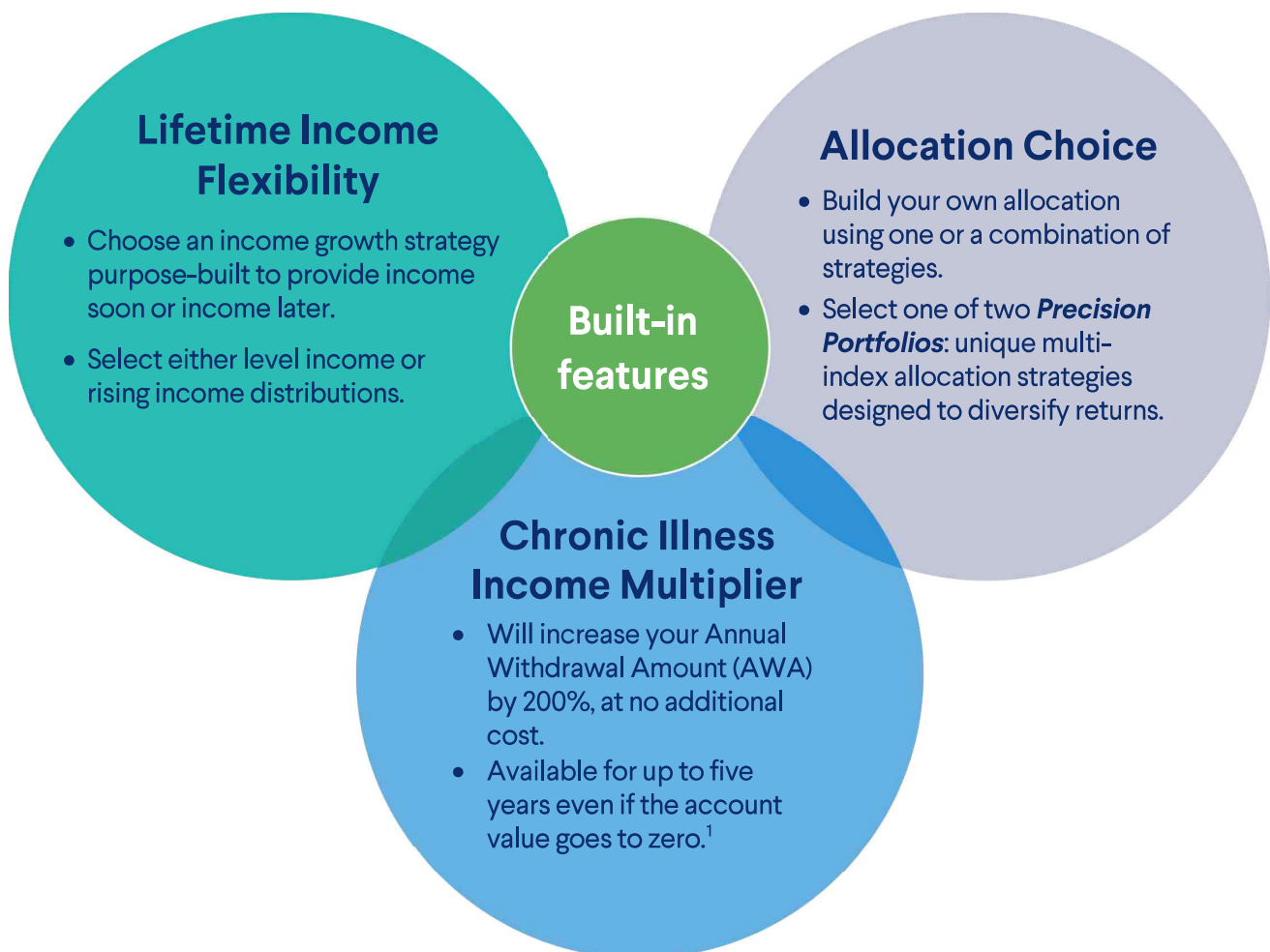
TruePath Income™ Fixed Index Annuity Rates

Current as of 09/01/2026

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 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%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	35%	40%
Goldman Sachs Canopy Index	1-year Point-to-point with Participation Rate	65%	75%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-point with Participation Rate and Volatility Limit ²	57%	65%
Franklin SG Select Index	1-year Point-to-point with Participation Rate, Boost and Knockout ³	PR: 107%	PR: 122%
		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 the 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%

What are the differences between the two Portfolios?

You have the flexibility to choose a Precision Portfolio based on which one more closely matches your investment goals. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation.

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.



DualTrack Income™ Fixed Index Annuity Rates

Current as of 09/01/2026

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. **Performance base**—200% of earned interest each year, until you elect to start lifetime income.
 2. **Roll-up Base**—4% annual compound interest for up to 10 years.
- **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 200% 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.

For more information on DualTrack Income™
click or scan the QR codes below:



View the
Product Snapshot



Index
Information

Visit our website: <https://www.delawarelife.com/product/dualtrack-income>

¹ GLWB is required at issue for an additional cost of 1.20% of the benefit base. For more product details, please refer to the product snapshot and the disclosure statement.

² Withdrawals come from your account value. If your account value declines or reduces to zero, your income payments will continue for the remainder of your life, or your life and your spouse's life if you elect joint life income, as long as you follow the rules set out in your DualTrack Income™ contract or if your account value hasn't gone to zero because of excess withdrawals.

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. DualTrack 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 DualTrack Income™ product brochure.

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. Ask your financial professional for more information.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s— are already tax-deferred. Therefore, a deferred annuity should only be used to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

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.

For use with policy forms ICC24-DLIC-FIA-MSP and ICC24-DLIC-FIA-GLWB-DT. Policy and rider form numbers may vary by state.

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

© 2026 Delaware Life Insurance Company. All rights reserved.

Delaware Life Target Growth 10[®] Fixed Index Annuity Rates

Current as of 09/01/2026

Target Growth 10[®] 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[®] 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 Rate¹.

Target Growth 10 [®] Fixed Index Annuity with 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 – with Precision Portfolio Election ²	9.60%	11.25%
S&P 500 [®]	1-year Point-to-Point with Cap	8.35%	10.00%
	<i>Bailout Cap Rate</i>	<i>2.00%</i>	
	1-Year Performance Trigger	6.40%	7.40%
	1-year Point-to-Point with Participation Rate	47%	52%
S&P 500 [®] Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	65%	70%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	65%	70%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	60%	65%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	100%	110%
First Trust Capital Strength [®] Barclays 10% Index	1-year Point-to-Point Participation Rate and Volatility Limit ³	85%	95%
Franklin SG Select Index	1-year Point-to-Point Participation Rate, Boost and Knockout ⁴	PR: 155%	PR: 175%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	4.35%	4.70%

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

Precision Portfolios

Target Growth 10[®] 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.⁵

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%

What are the differences between the two Portfolios?

You have the flexibility to choose a Precision Portfolio based on which one more closely matches your investment goals. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation.

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

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

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

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

⁵ 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**

© 2026 Delaware Life Insurance Company. All rights reserved.