Delaware Life®

TrackGuard+™ Fixed Index Annuity Rates

Current as of 07/27/2026

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:

Embedded features

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.

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.

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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	4.65%	5.75%	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.

Click or scan
to view

Product Snapshot

Index Information

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

S&P Dow Jones Indices

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Nasdaq-100 Volatility Control 12%™ Index

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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.

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