



TruePath IncomeTM

Lifetime Income Reference Guide



This material must be preceded or accompanied by the TruePath IncomeTM Product Snapshot or the TruePath IncomeTM client brochure.

Retirement income for life. Guaranteed.

TruePath Income™ fixed index annuity includes a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) rider¹, which guarantees you (or you and your spouse) will receive retirement income payments for life. The lifetime income generated by the GLWB is based on your withdrawal benefit base, which is different from your account value. The amount of income you'll receive depends on several factors:

- The income growth strategy and distribution strategy you elected
- Whether you elected single or joint life coverage
- Your age (or the age of the youngest covered person) as of the income start date
- The amount of your withdrawal benefit base

Although withdrawals are based on your GLWB, they are taken 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 elected joint life coverage.²

Calculating lifetime income

Your beginning annual withdrawal amount is equal to your withdrawal benefit base multiplied by the applicable lifetime withdrawal percentage for the income option you elect.

**withdrawal
benefit base**

X

**lifetime
withdrawal
percentage**

=

**annual
withdrawal
amount**

The tables shown on the following page have percentages based on the income distribution strategy you elect, the coverage type you elect, and your age at the time you decide to begin taking lifetime income.

¹ The guaranteed lifetime withdrawal benefit (GLWB) rider is available for an additional fee.

² As long as your account value hasn't gone to zero because of excess withdrawals. Withdrawals that exceed the AWA are considered excess withdrawals and will reduce future payments on a pro-rata basis and may terminate the GLWB rider.

Income distribution strategies

Lifetime withdrawal percentages

Level income											
Age	Single	Joint	Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
51	4.48%	3.98%	61	5.81%	5.31%	71	6.77%	6.27%	81	7.69%	7.19%
52	4.63%	4.13%	62	5.94%	5.44%	72	6.85%	6.35%	82	7.79%	7.29%
53	4.78%	4.28%	63	6.06%	5.56%	73	6.93%	6.43%	83	7.88%	7.38%
54	4.93%	4.43%	64	6.18%	5.68%	74	7.02%	6.52%	84	7.98%	7.48%
55	5.08%	4.58%	65	6.27%	5.77%	75	7.10%	6.60%	85	8.07%	7.57%
56	5.20%	4.70%	66	6.36%	5.86%	76	7.18%	6.68%	86	8.17%	7.67%
57	5.33%	4.83%	67	6.44%	5.94%	77	7.26%	6.76%	87	8.26%	7.76%
58	5.45%	4.95%	68	6.52%	6.02%	78	7.35%	6.85%	88	8.36%	7.86%
59	5.57%	5.07%	69	6.60%	6.10%	79	7.43%	6.93%	89	8.45%	7.95%
60	5.69%	5.19%	70	6.69%	6.19%	80	7.51%	7.01%	90	8.55%	8.05%

Rising income											
Age	Single	Joint	Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
51	2.68%	2.18%	61	4.01%	3.51%	71	4.97%	4.47%	81	5.89%	5.39%
52	2.83%	2.33%	62	4.14%	3.64%	72	5.05%	4.55%	82	5.99%	5.49%
53	2.98%	2.48%	63	4.26%	3.76%	73	5.13%	4.63%	83	6.08%	5.58%
54	3.13%	2.63%	64	4.38%	3.88%	74	5.22%	4.72%	84	6.18%	5.68%
55	3.28%	2.78%	65	4.47%	3.97%	75	5.30%	4.80%	85	6.27%	5.77%
56	3.40%	2.90%	66	4.56%	4.06%	76	5.38%	4.88%	86	6.37%	5.87%
57	3.53%	3.03%	67	4.64%	4.14%	77	5.46%	4.96%	87	6.46%	5.96%
58	3.65%	3.15%	68	4.72%	4.22%	78	5.55%	5.05%	88	6.56%	6.06%
59	3.77%	3.27%	69	4.80%	4.30%	79	5.63%	5.13%	89	6.65%	6.15%
60	3.89%	3.39%	70	4.89%	4.39%	80	5.71%	5.21%	90	6.75%	6.25%

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 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.

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.

Annuities are issued and 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.

Products 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.

For use with policy form ICC24-DLIC-FIA-MSP. For use with rider forms and endorsements ICC15-DLIC-MVAE, ICC15-DLIC-TIW-01, ICC15-DLIC-NHW-01, ICC24-DLIC-FIA-GLWB-L, ICC24-DLIC-FIA-GLWB-LB, ICC24-DLIC-FIA-GLWB-I, ICC24-DLIC-FIA-GLWB-IB. Form numbers may vary by state.

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