

TruMax® Fixed Index Annuity Rates

Current as of 01/02/2026

TruMax® fixed index annuity is an insurance product that offers protection for your money against market downturns—with opportunities to capture gains during market upturns. With TruMax®, you can earn interest based on the performance of one index or a combination of indexes.

Contracts speak louder than words

Guaranteed Minimum Account Value (GMAV)

Take protection and growth to the next level.

- Guarantees a minimum amount of credited interest at the end of the surrender charge period.
 - **115%** or **121%** of the initial premium, less any withdrawals, at the 5th or 7th anniversary.¹
- Assures your money will grow regardless of how markets perform.

Locked Index Strategies

Create a secure, long-term level of interest rate protection with rate lock strategies:

- 5-year or 7-year Rate Lock Period options.²
- ***Available on both Cap and Performance Trigger strategies.***

No cost features

Choice and Flexibility

Valuable features that make TruMax® a difference-maker.

- Additions can be made anytime and ***will not extend*** the surrender charge schedule.
- Index options and crediting strategies offer flexibility to choose how your money grows.

Bailout Provision

An additional form of interest rate protection.

- Provides renewal rate protection.
- Offers additional liquidity up to the full account value should original rates fall below the Bailout Cap Rate.³

TruMax® Fixed Index Annuity

with 5-year and 7-year Surrender Charge Schedules

		TruMax® 5		TruMax® 7	
Index	Term/Index Strategy	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	6.80%	9.30%	7.05%	9.55%
	<i>Bailout Cap Rate</i>	3.00%		3.00%	
	1-year Point-to-Point with Cap and Rate Lock ²	6.30%	7.80%	6.75%	8.05%
	1-year Performance Trigger	5.65%	7.40%	5.90%	7.65%
	1-year Performance Trigger with Rate Lock ²	5.30%	6.30%	5.50%	6.50%
	1-year Point-to-Point w/Participation Rate	40%	50%	45%	55%
Invesco QQQ ETF	1-year Point-to-Point with Cap	6.15%	8.55%	6.40%	8.80%
Morgan Stanley Global Opportunities Index	1-year Point-to-Point w/Participation Rate	115%	130%	120%	135%
First Trust Capital Strength® Barclays 5% Index	1-year Point-to-Point w/Participation Rate	135%	150%	140%	155%
1-year Fixed Rate	1-year Term	4.00%	4.55%	4.05%	4.60%

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

¹ Please refer to the disclosure statement for more details.

² Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate.

³ 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.

Click or scan to view the TruMax® product snapshot

View Snapshot



Invesco QQQ ETF

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- Because the Index has a consistent volatility target, the Index performance will not match the performance of the underlying Index components and may dampen the performance of the Index in rising markets.
- The Index has a limited performance history and past performance is no indication of future performance.
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Delaware Life

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