



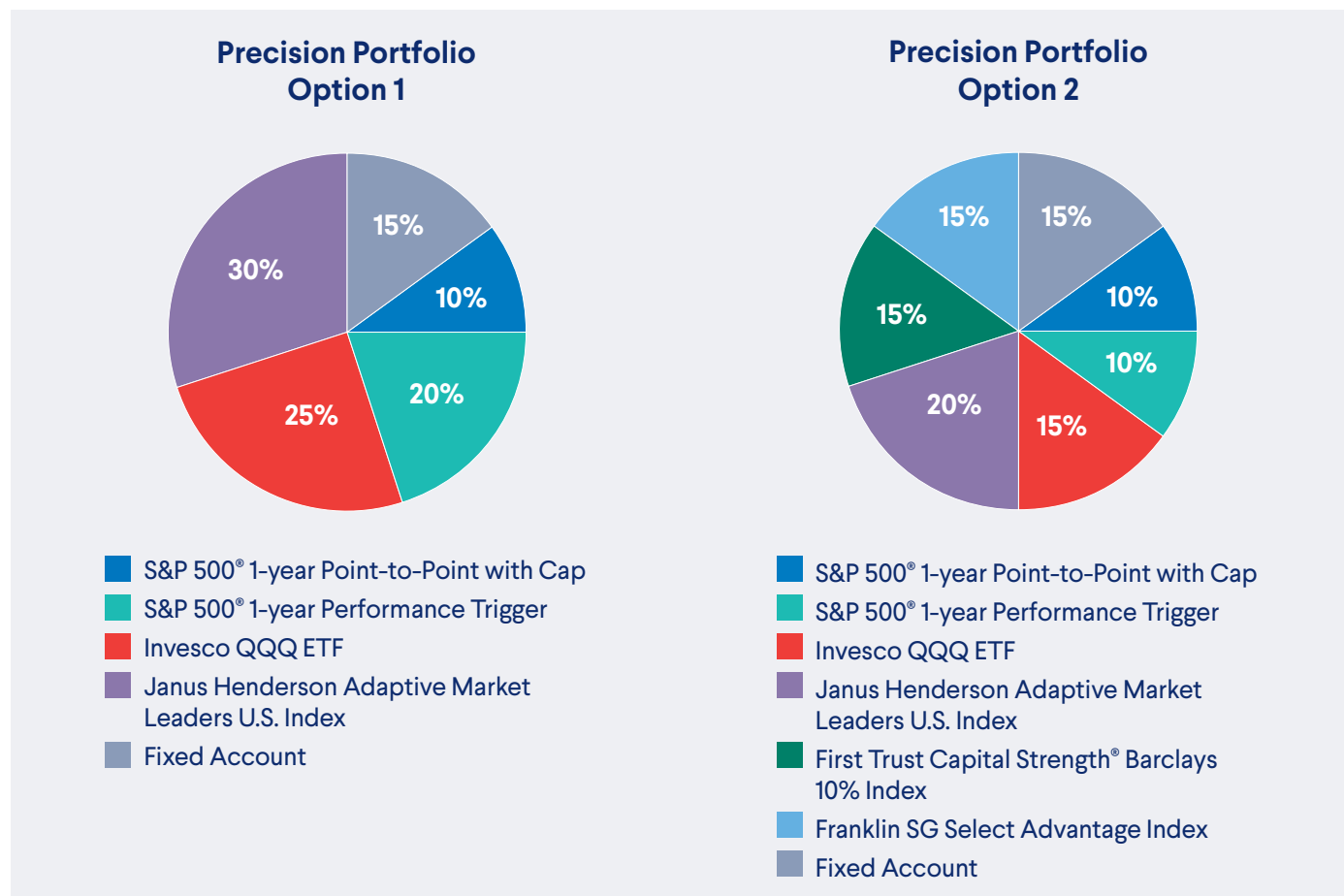
The power of precision

Growth Pathway®



A simple, tailored approach to diversifying

Precision Portfolios are diversified portfolios methodically crafted to navigate in any market condition. They are thoughtfully designed and backed by more than 70 years of financial markets research combining back-tested* results with forward-looking scenarios. These multi-index portfolios constructed using set percentage allocations to the individual index strategies we offer from S&P, Janus Henderson, Invesco, Franklin Templeton, and First Trust, coupled with an allocation to the fixed account.



Your clients may only select one Precision Portfolio to allocate 100% of their premium payment. Precision Portfolios are only available at issue. However, clients may reallocate out of a Precision Portfolio on any contract anniversary.

With Precision Portfolios your client's contract value will never stay flat. Even in years when markets don't perform well the allocation to the fixed account will give your clients a positive return.

Precision Portfolios combine rigorous research with the power of diversification

Our Precision Portfolios are diversified multi-index portfolios methodically and thoughtfully crafted with a design that is backed by more than 70 years of financial markets research—combining back-tested* results with forward-looking scenarios.

With the diversified multi-index Precision Portfolios, your clients:

- 1

Will never experience flat or negative performance.

That’s because we’ve built in a fixed account component. Compared to when the S&P had a zero return, with Precision Portfolio Option 1 the historical minimum outcome provided 53% more return and Precision Portfolio Option 2 provided 48% more return.
- 2

Can lower risk and generate performance similar to or slightly better than the S&P 500® 1-Year Point-to-Point with Cap strategy.

When comparing the mean returns, the S&P cap strategy yielded 7.41% while Precision Portfolio Option 1 and Precision Portfolio Option 2 showed improved mean returns of 7.41% and 8.20% respectively.
- 3

Can maximize upside potential with compounding returns.

The upside potential of the Precision Portfolios stands out significantly. With Precision Portfolio Option 1 the historical maximum outcome provided **45%** more return and Precision Portfolio Option 2 an impressive **80%** more return.

Combining rigorous research with the power of diversification

Precision Portfolios 1-Year Average returns

	S&P Cap	Option 1	Option 2	
min	0.00%	0.53%	0.48%	← 1 Will never experience flat or negative performance.
mean	7.41%	7.11%	8.07%	← 2 Can lower risk and generate performance similar to, or slightly better than, the S&P 500® 1-Year Point-to-Point with Cap strategy.
max	10.25%	14.90%	18.47%	← 3 Can maximize upside potential with compounding returns.

The returns are based on backtesting and other statistical analyses using simulated analysis and hypothetical circumstances to estimate how the portfolios may have performed between 10/31/2008 – 06/30/2025, prior to their actual existence. We calculated the min, mean and max for the S&P Cap (inception date: March 4, 1957) using a 10.25%% one-year cap and the Precision Portfolios (inception date: May 20, 2024) using more than 3000 rolling one-year periods. The min represents the minimum percentage of interest credited at the end of any rolling one-year period. The mean represents the average percentage of interest credited over all rolling one-year periods, and the max represents the maximum percentage of interest credited at the end of any rolling one-year period. The results obtained from backtesting should not be considered indicative of the actual results that might be obtained from an investment in the portfolio, as the actual performance of the portfolios may vary significantly from the results obtained from backtesting and are not guaranteed.

The Power of Precision Portfolios

What are the differences between the two Portfolios?

The option you choose is based on which one more closely matches your investment goals and risk tolerance. Here is what makes them unique:

- Precision Portfolio Option 1** provides a higher exposure to equities creating more opportunities for the portfolio to capture gains and take advantage of market fluctuations—in turn potentially providing higher interest earnings.

Best 10-Year Period (Start 1-1-2010 - 12-31-2019) Average Period Return: 7.49%			Worst 10-Year Period Start 1-1-2015 - 12-31-2024) Average Period Return: 6.10%			Most Recent 10-Year Period (Start 1-1-2015 - 12-31-2024) Average Period Return: 6.10%		
End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value
1	11.33%	\$111,332	1	2.80%	\$102,805	1	2.80%	\$102,805
2	5.11%	\$117,024	2	6.88%	\$109,882	2	6.88%	\$109,882
3	9.05%	\$127,613	3	9.06%	\$119,841	3	9.06%	\$119,841
4	9.77%	\$140,083	4	0.69%	\$120,670	4	0.69%	\$120,670
5	9.36%	\$153,197	5	10.88%	\$133,800	5	10.88%	\$133,800
6	2.62%	\$157,208	6	9.92%	\$147,073	6	9.92%	\$147,073
7	6.93%	\$168,107	7	6.71%	\$156,938	7	6.71%	\$156,938
8	9.30%	\$183,740	8	0.64%	\$157,938	8	0.64%	\$157,938
9	0.57%	\$184,787	9	7.37%	\$169,584	9	7.37%	\$169,584
10	11.48%	\$205,993	10	6.64%	\$180,851	10	6.64%	\$180,851

- In the worst 10-year period the cumulative return was **81%**.
- In the best 10-year period the cumulative return was **106%**.

All rates are as of 06/30/2025 and are based on a Growth Pathway 7[®] fixed index annuity contract with assets totaling \$100,000 or more. Rates are subject to change at any time.

The inception dates of the indices shown in the chart above are as follows: 1) S&P 500[®] Index is March 4, 1957; 2) First Trust Capital Strength[®] Barclays 10% Index is March 25, 2024; 3) Invesco QQQ ETF is March 10, 1999; 4) Janus Henderson Adaptive Market Leaders U.S. Index is April 22, 2024; 5) Franklin SG Select Advantage Index is February 20, 2024. Any performance shown prior to the inception date is back-tested, meaning that it was derived by applying the index methodology to periods prior to the index inception date and shows how the index might have performed over that time period had the index existed.

- **Precision Portfolio Option 2** provides exposure to equities through allocations to indexes with volatility controls. This design can create more consistent returns with lower index fluctuation to the portfolio.

Best 10-Year Period (Start 1-1-2010 - 12-31-2019) Average Period Return: 9.19%			Worst 10-Year Period (Start 1-1-2015 - 12-31-2024) Average Period Return: 6.48%			Most Recent 10-Year Period (Start 1-1-2015 - 12-31-2024) Average Period Return: 6.48%		
End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value
1	14.13%	\$114,133	1	2.11%	\$102,114	1	2.11%	\$102,114
2	7.58%	\$122,785	2	6.39%	\$108,634	2	6.39%	\$108,634
3	9.36%	\$134,284	3	14.36%	\$124,233	3	14.36%	\$124,233
4	15.16%	\$154,638	4	0.75%	\$125,159	4	0.75%	\$125,159
5	9.26%	\$168,960	5	12.29%	\$140,547	5	12.29%	\$140,547
6	1.81%	\$172,023	6	10.70%	\$155,581	6	10.70%	\$155,581
7	6.33%	\$182,907	7	8.35%	\$168,570	7	8.35%	\$168,570
8	15.88%	\$211,955	8	0.59%	\$169,570	8	0.59%	\$169,570
9	0.59%	\$213,203	9	5.01%	\$178,069	9	5.01%	\$178,069
10	13.07%	\$241,077	10	5.37%	\$187,626	10	5.37%	\$187,626

- In the worst 10-year period, the cumulative return was **88%**.
- In the best 10-year period the cumulative return was **141%**.

No investor did or could have achieved the back-tested index performance. Unlike actual performance, the back-tested performance results are hypothetical, based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected the performance, and cannot account for risk factors that may affect actual performance. Back-tested index performance should not be given the same consideration as live index performance. Back-tested index performance does not reflect actual investment results, nor should it be viewed as a prediction of performance in the future, but reflects results for a back-tested methodology.

Unleash the power of diversification

Diversification in a fixed index annuity can help:

- Allocating across multiple indexes can help mitigate the impact of an index underperforming by the performance of other indexes in the portfolio.
- Position a portfolio to capture growth opportunities in different market segments. Clients can experience more consistent returns over time.

For clients who want to protect their money from market loss, but also seek the opportunity for growth, **Growth Pathway®** offers them both. And with the ability to mix and match index strategies and crediting options, **Growth Pathway®** helps optimize diversification, taking advantage of upside opportunity across markets and sectors.

For our most current rates or a customized illustration, please call the Delaware Life Sales Desk at 844.DEL.SALE (844.335.7253).

For more information on the indexes we offer, please click the following link:

<https://www.delawarelife.com/content/gp-tm-index-disclosures>

Or visit our website: <https://www.delawarelife.com/product/growth-pathway>

Please note that clients may only select one Precision Portfolio to allocate 100% of their premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If clients select a Precision Portfolio allocation at contract issue, any additional premium payment they make will be allocated to the Fixed Account. At renewal, they will have the option to transfer the entirety of that 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.

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features and riders may vary by state.

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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN).

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.

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