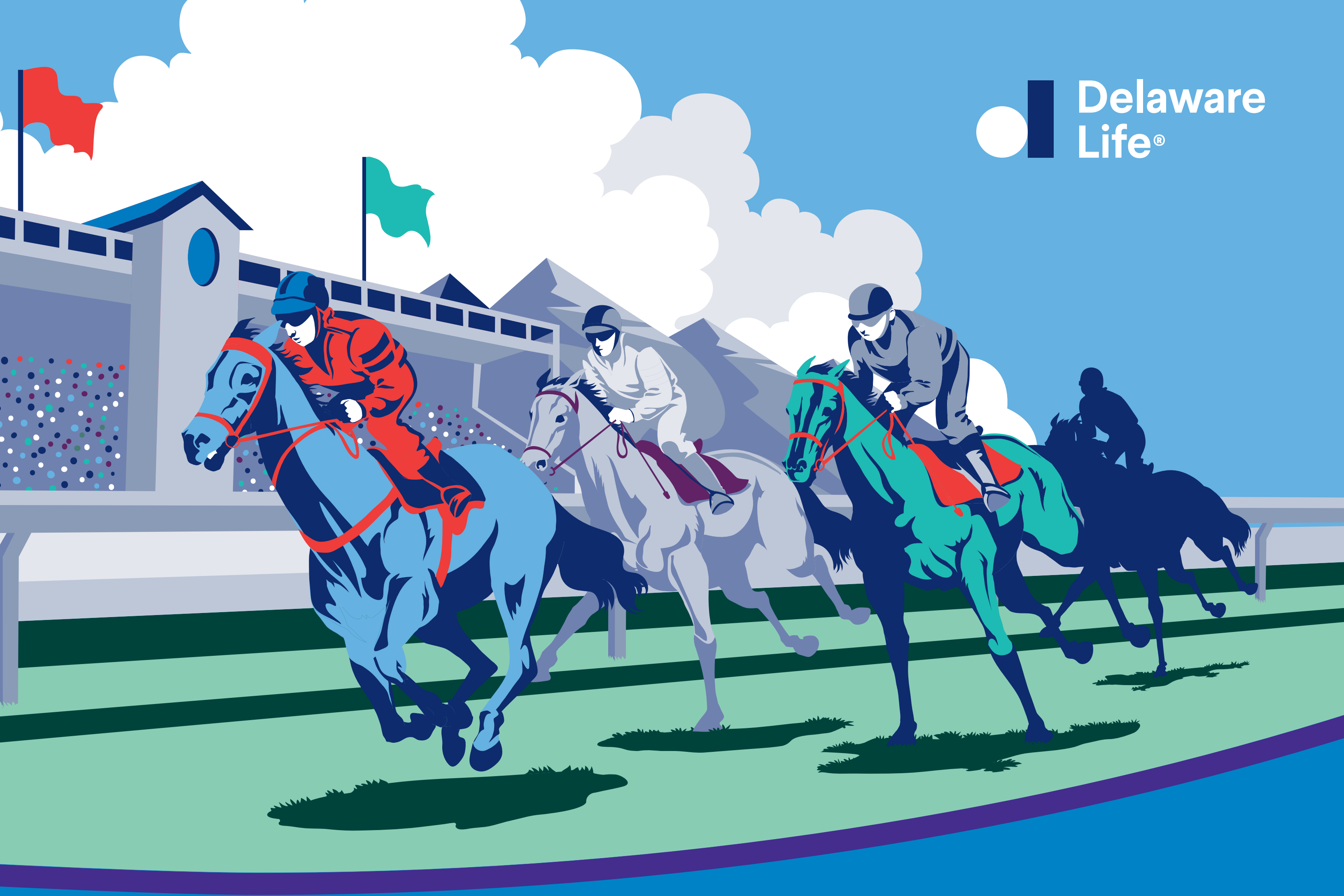

# TrackGuard+™ Fixed Index Annuity

## Product Snapshot

## Core annuity features

**Issue ages**

18-78

**Minimum initial premium payment**

$25,000 for both qualified and non-qualified money

**Subsequent payments[1]**

- Available before the first contract anniversary (modified single premium index annuity)
- Minimum: $500
- Maximum: Total premium cannot exceed $2M without prior approval

**Premium bonus**

Premium bonus on all premium payments made within the first contract year

- **26% Bonus States:** AL, AR, AZ, CO, FL (issue ages 18-64), GA, HI, IA, IL, KS, KY, ME, MI, MS, NC, ND, NE, NH, NM, RI, SD, TN, WI, WV, WY
- **21% Bonus States:** AK, CT, DE, FL (issue ages 65-78), ID, LA, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

**Premium bonus recapture period[2]**

*Standard: AL, AR, AZ, CO, FL, GA, HI, IA, IL, KS, KY, ME, MI, MS, NC, ND, NE, NH, NM, RI, SD, TN, WI, WV, WY*

*State-Specific: AK, CT, DE, ID, LA, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA*

Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.

| Schedule | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Standard | 10-Year | 100% | 100% | 100% | 100% | 100% | 100% | 80% | 60% | 40% | 20% | 0% |
| State-Specific | 10-Year | 100% | 90% | 80% | 70% | 60% | 50% | 40% | 30% | 20% | 10% | 0% |

**Index options, & fixed account**

Index crediting options from world-class managers

- Enhanced index account options offering higher crediting rates are available for an additional annual fee.[3]
- 1-year fixed account

**Scan or click for current rates**

**Enhanced free withdrawal amount[4]** *(Enhanced Liquidity Rider)*

This benefit, during the first contract year, provides a free withdrawal amount of 7% of the total premium payments, and 7% of the prior anniversary account value in the contract years thereafter. Starting after the first contract year, any portion of the annual 7% allowance that isn't used begins accumulating in a reserve (up to a maximum), which enhances the amount that can be withdrawn penalty-free in future years.

- Allows for a free withdrawal amount greater than 7% beginning in Year 3
- A maximum of 21% may be carried over each year as a reserve, allowing for a maximum total free withdrawal amount of up to 28% in any given contract year.
- A 0.95% fee is deducted from the account value at the end of each year during the surrender charge period.[5]

**Enhanced Return of Premium (ROP)**

- After the 4th contract year, you can 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.

| Contract Year | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|
| Enhanced ROP % | 100% | 100% | 102% | 104% | 106% | 108% |

| | |
|---|---|
| **Premium Guard** | Guarantees your account value will be worth at least the total premium plus the premium bonus, adjusted for withdrawals, at the end of the surrender charge period. |
| **Surrender charge period**<br>*Standard: AL, AR, AZ, CO, FL (ages 18-64), GA, HI, IA, IL, KS, KY, ME, MI, MS, NC, ND, NE, NH, NM, RI, SD, TN, WI, WV, WY*<br>*State-Specific: AK, CT, DE, ID, LA, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA* | Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death. |
| **Market value adjustment (MVA)**<br>*State variations apply* | Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death. |
| **Annuitization date** | The later of:<br>• The first of the month after the 26th contract anniversary; and<br>• The first of the month after the anniversary following the annuitant's 100th birthday |
| **Annuitization options**[6] | Single-life only, Single-life with period certain, Joint and survivor life |
| **Death benefit** | Greater of account value or surrender value |
| **Nursing home & terminal illness waivers**[7] | • After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care<br>• Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver, and prior to age 70 for the terminal illness waiver |

| Schedule | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Standard | 10-Year | 12% | 12% | 12% | 11% | 10% | 9% | 8% | 7% | 6% | 4% | 0% |
| State-Specific | 10-Year | 8% | 7.6% | 7% | 6.4% | 5.7% | 4.9% | 4% | 3% | 2% | 1% | 0% |
| Florida (ages 65-78) | 10-Year | 10% | 10% | 10% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 0% |

[1] Subsequent payments not permitted after any owner/annuitant has attained age 78.

[2] A portion of the premium bonus is returned to us if you withdraw more than your free withdrawal amount.

[3] 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 enhancementfee that is deducted at the end of the term. The initial enhancement fee rate is set at contract issue and guaranteed forthe 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.

[4] Waives surrender charges, premium bonus recapture, and MVA as applicable for withdrawals within the free amount, during the surrender charge period. Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawal amounts in excess of the free withdrawal amount will result in a surrender charge and/or MVA.

[5] The fee 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.

[6] We may offer other options other than those listed. Please refer to the contract for details.

[7] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

## What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. An FIA may help you:

- Grow your money—earn interest based on the performance of the indexed-linked crediting options or fixed account.
- Protect your money—lock in gains each year to protect your account value from market drops.
- Convert your savings into retirement income, including income for life.

**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 Insurance 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.

Products, riders, and features may vary by state, may not be available in all states, and are available for an additional fee. Products may vary by firm/ broker-dealer. Ask your financial professional for more information.

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

Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Policies and contracts are issued by Delaware Life Insurance Company. 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.

This brochure is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.

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.

**delawarelife.com**

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**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**


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