



Peace of mind with a proven track record

A fixed index annuity with performance
trigger crediting strategy



During times of market uncertainty, a fixed index annuity (FIA) with a performance trigger crediting strategy can provide the reassurance of downside protection along with a chance to capture market upside.

Take a look at the numbers:

74%

Percentage of time an
7% performance trigger
strategy would have hit
since 1/1/1950.*

42%

Percentage of time a FIA
with a 7% performance
trigger strategy would
have outperformed the
S&P 500® index.*

91%

Since 1954, the percentage
of time a FIA with a 7%
performance trigger rate
would have produced a 5-year
cumulative annual growth rate
of 4.14% or greater.**

S&P 500® returns since 1950

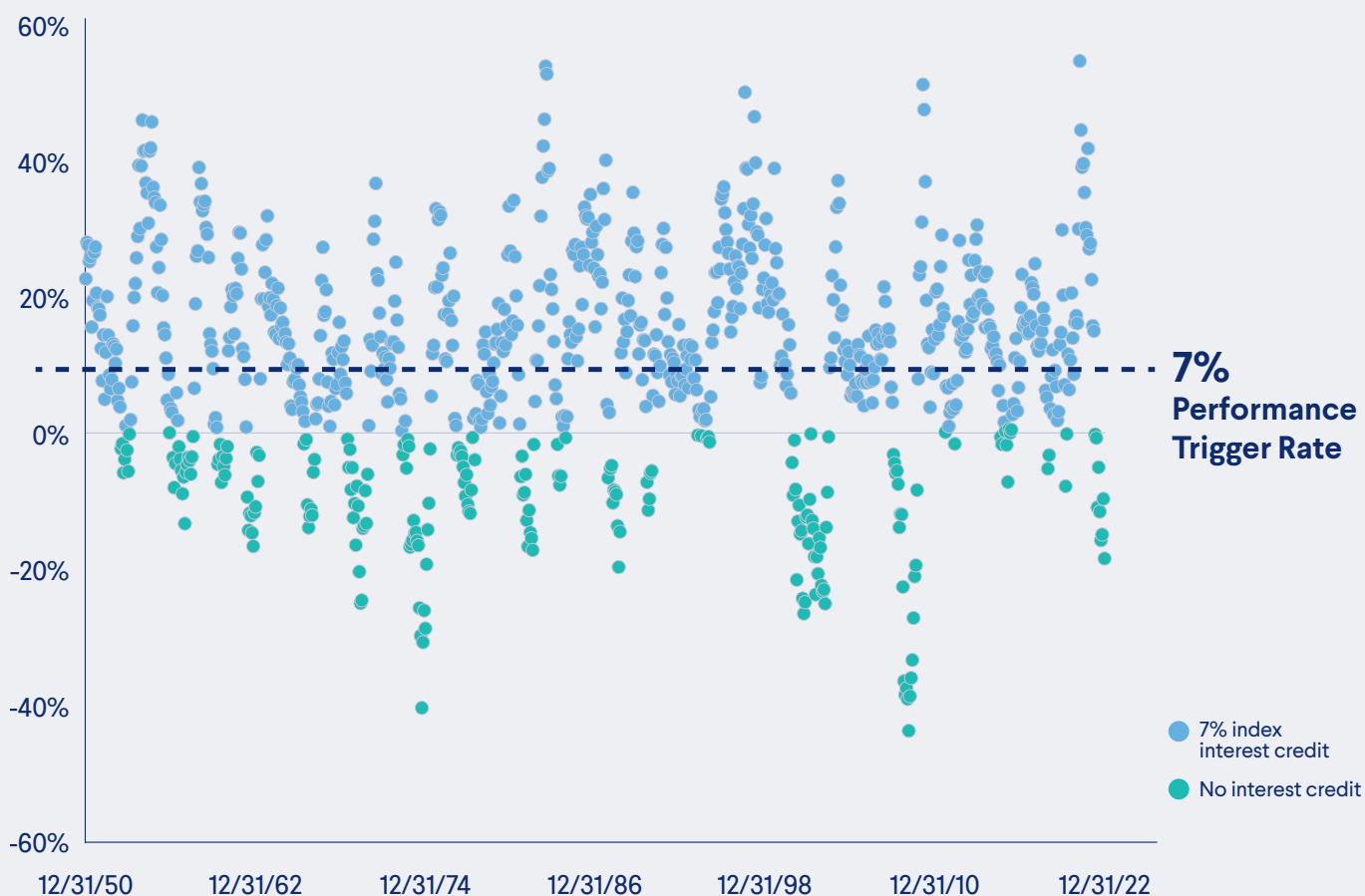
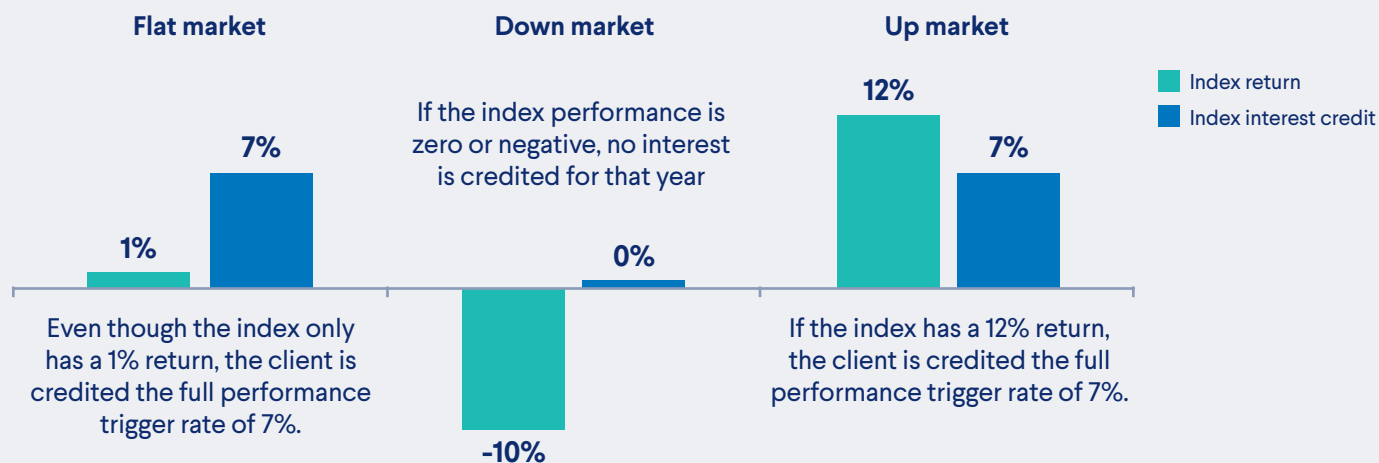


Chart illustrates historical S&P 500® returns over 1-year rolling monthly periods from 12/31/1950 through 12/31/2022.

Downside protection from a straightforward strategy

A fixed index annuity is an insurance product that is designed to help you meet your long-term retirement needs. A performance trigger crediting strategy is one of several strategies available with certain Delaware Life fixed index annuities. Based on S&P 500® Index returns, a performance trigger crediting strategy bases interest credits on a predetermined rate (the “trigger rate”) if the index value at the end of the term is greater than the index value at the beginning of the term. Your contract value stays the same if the index value is flat or lower.

How interest is determined using a 7% performance trigger rate



The performance trigger rate is specified in the FIA contract and may not be available with all products. Please refer to the most current rate sheet. The performance trigger rate is declared in advance and is guaranteed for the entire strategy term but may change for future strategy terms. It will never be less than the guaranteed minimum performance trigger interest rate described in the contract.

It's a straightforward strategy, with no complex calculations required to determine the amount of potential growth you can expect at the end of the term.

The bottom line

No complicated
calculations

No extra cost

Downside
protection

Proven track
record

Talk to your financial professional today to learn more about the downside protection and upside potential of a FIA with a performance trigger strategy.

*Source: Delaware Life Research, 2023. Since 1/1/1950, using the last day of the month as the beginning of the one-year term.

**Source: Delaware Life Research, 2023. Rolling 5-year time periods are created using data taken from December 1954 to December 2022. They represent a fixed index annuity with 7% performance trigger rate strategy.

After the initial term, renewal rates could be lower than the rates credited for the initial term. However, any renewal rates are required to be equal to or greater than the minimum guaranteed rates set forth in the contract.

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.

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