

Our contracts speak louder than words

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Choice, growth, and assurance—How does your fixed index annuity contract stack up?

Delaware Life Growth Pathway[®]

Are there any fees associated with this product?	None The product does not charge any fees.
Is there any guarantee that my Account Value will grow even if the Index doesn't?	Yes Our built-in Guaranteed Minimum Accumulation (GMAV) benefit guarantees your Account Value will be at least 115% or 121% of your initial premium payment at the end of your 5- or 7-year term. If you select a Precision Portfolio your GMAV will be enhanced to 118% and 125% for the 5- or 7-year term, respectively. ¹
Does your product include options that guarantee renewal rates?	Yes Yes, some of the index strategies we offer include a “Lock Period” for crediting rates, such as Cap and Performance Trigger rates. The rate is set at issue and guaranteed not to change during the Lock Period. ²
Can I add premium to my contract after it's been issued?	Yes Additional premium payments can be added at anytime. ³
Will additional premiums extend Surrender Charge period	No Additional premium payments do not extend the Surrender Charge Period.
Does the product offer a range of diversified Index Options that include S&P 500 and Invesco QQQ?	Yes The product features individual index strategies from market leaders including Janus Henderson, Invesco, Franklin Templeton, First Trust, and S&P.
Does your product include pre-designed portfolios?	Yes The product offers a choice of two Precision Portfolios—with preset multi-index and fixed account allocations. Precision Portfolios come with the added benefit of an Enhanced GMAV factor.
Does the product offer a Bailout, for an additional level of renewal rate protection?	Yes We also offer an index strategy with a Bailout Cap. If we renew at a rate less than the Bailout Cap, You can take a withdrawal or surrender your contract without any Surrender Charges or Market Value Adjustment.

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 index-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.

For more information on the indexes we offer, please click the following link:
<https://www.delawarelife.com/content/gp-tm-index-disclosures>

This piece must be accompanied by the Product Snapshot.

¹ Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. Please note that 100% of the premium payment can be allocated to only one Precision Portfolio. Any additional premium payment will be allocated to the Fixed Account. At renewal, you 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. To be eligible for the Enhanced GMAV, you must allocate 100% of your initial premium payment to a Precision Portfolio option and your Account Value must remain allocated to that preset allocation option until the end of the Benefit Holding Period (currently 5 or 7 years) and matches your Surrender Charge Period. Reallocations will result in a reduced GMAV Factor of either 115% after 5 years or 121% after 7 years, respectively.

² Locked Index Strategies are only available at issue. The rates are set at contract issue and will not change for each term during the Lock Period. You must wait until the end of the Lock Period to reallocate. Reallocations are restricted during the Lock Period. You may only reallocate out of Index Accounts with the “Lock” feature on the contract anniversary that coincides with the end of the Lock Period, which currently matches the length of the Surrender Charge Period. Locked Index Accounts will not be available for renewal at the end of the Lock Period. You may send us new allocation instructions by the date provided in the applicable renewal notice. If we do not receive new instructions, we will automatically reallocate any Account Value in a Locked Index Account to the same Index Account without a lock.

³ Additional premium will be allocated to the fixed account until the contract anniversary when it can be allocated to an index account.

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Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. The surrender value will not be less than the minimum value required by your state. Growth Pathway[®] fixed index annuity has age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the Growth Pathway[®] product brochure. Fixed index annuities are not securities, 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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company.

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.

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.

Contracts are issued by Delaware Life Insurance Company. For use with policy form ICC22-DLIC-FIA, DLIC22-FIA. Policy and rider form numbers may vary by state.

Delaware Life is not an investment advisory firm and does not provide investment advice.

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