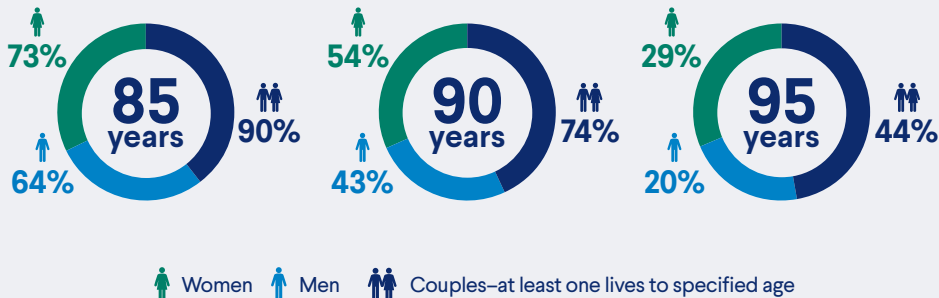


LONGEVITY RISK

Will your money last as long as your retirement?

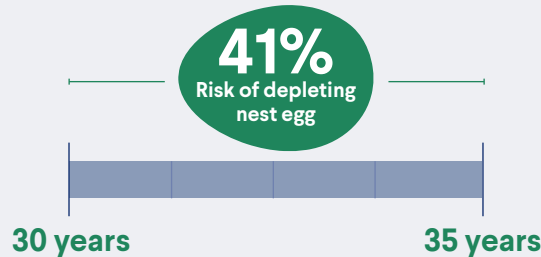
HOW LONG WILL RETIREMENT LAST?

If you're 65 today, the probability of living to a specific age or beyond¹



LONGEVITY + INFLATION = DOUBLE TROUBLE

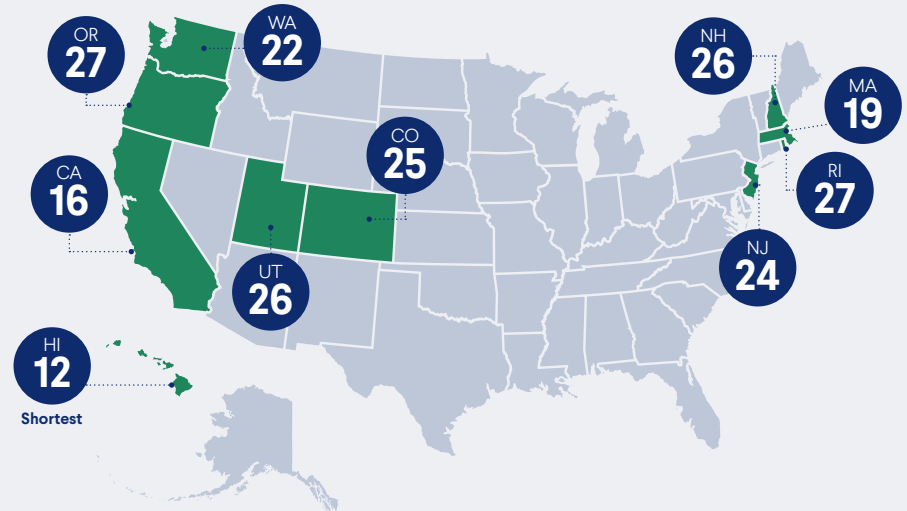
Living longer means a longer retirement—extending your retirement by just five years, from 30 to 35 years, increases the risk of depleting your nest egg by 41%.³



HOW FAR WILL \$1 MILLION GET YOU?²

Many people see a million dollars as a magic number in retirement. But depending on where you live, it may not last as long as you think. Here's how many years \$1 million in retirement savings plus Social Security benefits stretch for a single person in each state. For couples, the nest egg will be depleted sooner.

Top ten states where the money lasts less than 30 years.*



The prospect of living longer makes guaranteed income solutions and growth strategies essential.



Ask your financial professional how an annuity with guaranteed income can help address Longevity Risk and prepare you for a smoother retirement journey – no matter how long it lasts.

* GOBankingRates sourced cost-of-living indexes from Missouri's Economic and Research Information Center, including the grocery, healthcare, housing, utilities, transportation and miscellaneous cost-of-living indexes. Using the cost-of-living indexes and the national average expenditure costs for retired residents, as sourced from the Bureau of Labor Statistics Consumer Expenditure Survey, the average expenditure cost for each location was calculated. Assuming a retirement savings of \$1 million, as well as the cost-of-living data, the drawdown time was calculated for each state. Data was collected on and is up to date as of Jan. 6, 2025.

¹ Source: CFA Institute, "100 Years and Counting: The Financial Reality of Extended Longevity," June 10, 2025.

² Source : GoBanking Rates, "How Far \$1 Million in Retirement Savings Plus Social Security Goes in Every State," September 8, 2025.

³ Source: [Morningstar.com](https://www.morningstar.com), "Almost half of those who retire at 65 could run out of money," August 2024.

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.

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

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.

Delawarelife.com

Service Center: P.O. Box 80428, Indianapolis, IN 46280

Customer Service: 800.374.3714

© 2026 Delaware Life Insurance Company. All rights reserved.

**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**

MKT14110025 | 2025100056 EXP 10/27