Delaware Life®

Momentum Growth Plus™ Fixed Index Annuity Rates

Current as of 10/01/2026

Momentum Growth Plus™ fixed index annuity ("FIA") is a modified single premium insurance product that combines a premium bonus, principal protection and growth potential of a traditional bonus FIA, with a unique built-in feature called VersaGain™. VersaGain™ provides you with the ability to **Control** what you protect, **Customize** your annual growth potential, and **Capitalize** on positive equity markets.

Combining evolution (✓) and innovation (+)

Control

- ✓ **With a traditional bonus FIA,** your premium, bonus, and any interest ("gains") credited are 100% protected, regardless of market conditions.
- \+ In addition, **Momentum Growth Plus™** allows you to control how much of your interest, including vesting bonus amounts, is protected by electing a percentage of it to credit, each year.

Customize

- ✓ **With a traditional bonus FIA,** you can adjust your strategy annually to optimize growth potential based on risk tolerance and market conditions.
- \+ In addition, **Momentum Growth Plus™** gives you the option to set aside a portion of your gains, including vesting bonus amounts, for a potentially higher upside.

Capitalize

- ✓ **With a traditional bonus FIA,** you choose where to allocate funds from a variety of index options based on broader market conditions.
- \+ In addition, **Momentum Growth Plus™** can help you capitalize on positive equity markets with the potential for higher rates and higher returns through higher crediting rates.

Please refer to the disclosure statement for more details.

Momentum Growth Plus™ Fixed Index Annuity

Index	Term/Index Strategy	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	**4.85%**	**6.00%**
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	**45%**	**50%**
Nasdaq®-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	**53%**	**58%**
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Flexible Participation Rate	**40%**	**45%**
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	**73%**	**80%**
1-year Fixed Rate	1-Year Term	**2.90%**	**3.15%**

All rates are for new applications only. Rates are subject to change at any time.

For more information on Momentum Growth Plus™ click or scan the QR codes below:

View the Product Snapshot

Index Information

Visit our website: https://www.delawarelife.com/product/momentum-growth-plus

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. Momentum Growth Plus™ 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 Momentum Growth Plus™ 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.

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

Products, riders, and features may vary by state and may not be available in all states. This material may not be approved in all states.

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

For use with policy forms ICC24-DLIC-FIA-MSP and ICC24-DLIC-FIA-EARBONUS. Policy and rider form numbers may vary by state.

delawarelife.com

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
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