



# Delaware Life Target Income 10<sup>®</sup> Fixed Index Annuity Rates

Current as of 01/02/2025

Target Income 10<sup>®</sup> fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes. Target Income 10<sup>®</sup> offers:

- A built-in Guaranteed Lifetime Withdrawal Benefit (GLWB)<sup>1</sup> with:
  - **20%** benefit base bonus for all premiums paid in year one
  - **10%** simple interest benefit base roll-up each year for the first 10 years
  - **220%** increase to the benefit base after 10 years
- Lifetime income guaranteed to double after 8 years.<sup>2</sup>
- The freedom to build your own portfolio or choose from two Precision Portfolios: multi-index allocation strategies designed to diversify returns.

Target Income 10 <sup>®</sup> Fixed Index Annuity with 10-year Surrender Charge Schedule				
Index	Term/Index Strategy	Less than \$100,000	\$100,000 – \$500,000	More than \$500,000
S&P 500 <sup>®</sup>	1-year Point-to-Point with Cap	<b>5.25%</b>	<b>5.50%</b>	<b>5.75%</b>
	1-year Point-to-Point with Participation	<b>30%</b>	<b>33%</b>	<b>35%</b>
	1-year Performance Trigger	<b>4.50%</b>	<b>4.75%</b>	<b>5.00%</b>
Invesco QQQ ETF	1-year Point-to-Point with Cap	<b>5.25%</b>	<b>5.50%</b>	<b>5.75%</b>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	1-year Point-to-Point with Participation	<b>55%</b>	<b>60%</b>	<b>65%</b>
Janus Henderson Adaptive Market Leaders U.S. Index	1-year Point-to-Point with Participation	<b>95%</b>	<b>100%</b>	<b>105%</b>
Franklin SG Select Advantage Index	1-year Point-to-Point with Participation	<b>80%</b>	<b>85%</b>	<b>90%</b>
1-year Fixed Rate	1-year Term	<b>3.15%</b>	<b>3.30%</b>	<b>3.40%</b>

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

# For more information on Target Income 10<sup>®</sup>, click or scan the QR codes below:



View the  
Product Snapshot



View the  
Client Brochure

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

Or visit our website: <https://www.delawarelife.com/product/target-income-10>

<sup>1</sup> GLWB is required at issue for an additional cost of 1.05% of benefit base. For more product details, please refer to the product snapshot and the disclosure statement.

<sup>2</sup> Withdrawals come from your account value. If your account value declines or reduces to zero, your income payments will continue for the remainder of your life, or your life and your spouse's life if you elect joint life income, as long as you follow the rules set out in your Target Income 10<sup>®</sup> contract or if your account value hasn't gone to zero because of excess withdrawals.

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. Surrender value will not be less than the minimum value required by your state. Delaware Life Target Income 10<sup>®</sup> 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 Delaware Life Target Income 10<sup>®</sup> product brochure.

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.

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. Ask your financial professional for more information.

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 ICC17-DLIC-FIA-17, DLIC-FIA-17 and rider form ICC17-GLWB-03. Policy and rider form numbers may vary by state.

[delawarelife.com](https://www.delawarelife.com)

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