

Delaware Life Target Income 10[®] Fixed Index Annuity Rates

Current as of 12/04/2023

Target Income 10[®] 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[®] offers:

- **A built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) with:**
 - 10% simple interest benefit base roll-up each year for the first 10 years
 - 20% benefit base bonus for all premiums paid in year one
- **Flexibility to adapt when things change:**
 - Elect single/joint election when income is turned on
 - Turn on income any day after the first year and get that day’s roll-up—no waiting for an anniversary for a benefit base increase
 - Take 10% annual free withdrawal amount prior to taking lifetime income without stopping the roll-up
 - Consolidate assets into a single solution with the ability to add additional premiums
 - Terminate the GLWB rider anytime after year one

View Snapshot



Target Income 10[®] 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 [®]	1-year Point-to-Point with Cap	5.50%	5.75%	6.00%
	1-year Point-to-Point w/Participation	27%	30%	32%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	105%	120%	125%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	105%	120%	125%
RBA Select Equity Yield CIBC 5% Index	1-year Point-to-Point w/Participation	115%	125%	130%
Fixed Rate	1-Year Term	3.25%	3.40%	3.50%

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

Standard & Poor's®

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- The Index may not increase in value due to a number of factors and as a result there may be no interest credited to the annuity contract.
- Because the Index has a consistent volatility target, the Index performance will not match the performance of the underlying Index components and may dampen the performance of the Index in rising markets.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index may be composed of a small number of index components at any given time and the performance of the Index involves risk associated with international and U.S. equities and bonds, commodities, and precious metals, which may impact the Index value and the interest credited to the annuity contract.

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Delaware Life

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