



# PrimeStart Bonus 10<sup>SM</sup>

## Fixed Index Annuity

Kick-start, recover, and accelerate  
your retirement savings



# Define the future of your retirement

You've spent a lifetime working hard and now you're getting ready for retirement. If you're like a lot of people, you see your retirement as an exciting time of possibilities, as well as a time of challenges. As you focus on saving for retirement, the challenge is to find ways to both grow and protect your money, especially in times of economic and market uncertainty.

If you're looking for a strategy that can offer you a more secure retirement with less worry about what the financial markets will do, consider PrimeStart Bonus 10<sup>SM</sup> Fixed Index Annuity.

## PrimeStart Bonus 10<sup>SM</sup> may be a good fit if you:

- Want to reposition underperforming assets.
- Did not prioritize saving for retirement and now need to play "catch up".
- Have a longer investment time horizon and are risk averse.



## You can depend on Delaware Life

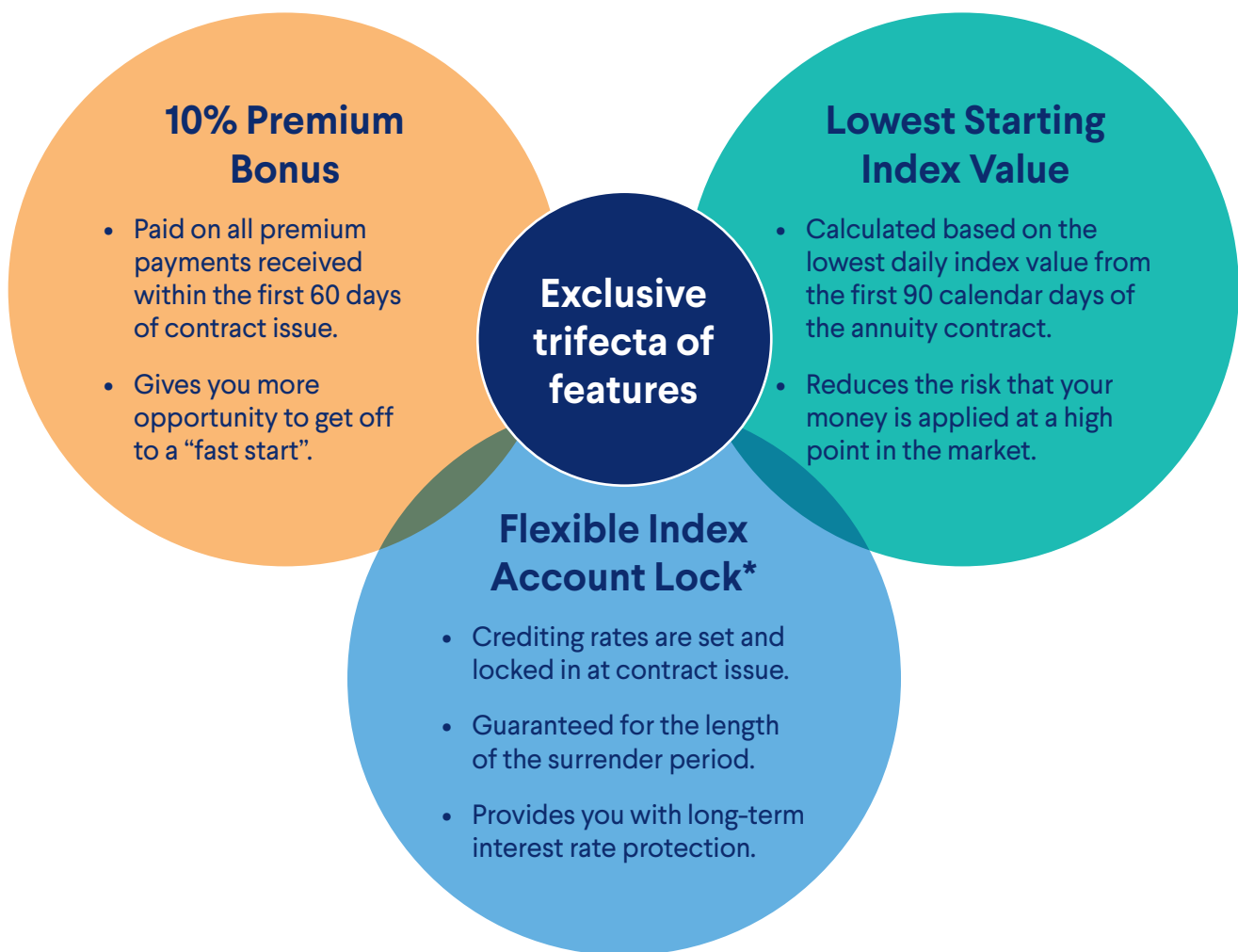
At Delaware Life Insurance Company (Delaware Life), we believe annuities can be a core part of your financial strategy. Our product suite provides **growth**, **protection**, and **income** for investors who are looking to save for retirement or plan for a legacy—and the flexibility to make changes along the way.

# PrimeStart Bonus 10<sup>SM</sup> can help redefine your retirement future

PrimeStart Bonus 10<sup>SM</sup> is a flexible premium fixed index annuity—an insurance product that is designed to help you meet your long-term retirement needs. It offers protection for your money against market downturns, 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.

PrimeStart Bonus 10<sup>SM</sup> goes a step further, offering an exclusive trifecta of features that combines the power of a 10% premium bonus, lowest entry point crediting, and flex lock index account options to help you improve your short-term and long-term accumulation potential.

## Kick-start, recover, and accelerate your savings



\*Available on select index strategies

# PrimeStart Bonus 10<sup>SM</sup> in action

The charts and table below illustrate a hypothetical example of how a \$100,000 initial premium payment in the PrimeStart Bonus 10<sup>SM</sup> fixed index annuity can kick-start, recover, and accelerate your retirement savings. With built-in features like a 10% premium bonus (additional \$10,000) and the Lowest Starting Index Value, you are in a better position to:

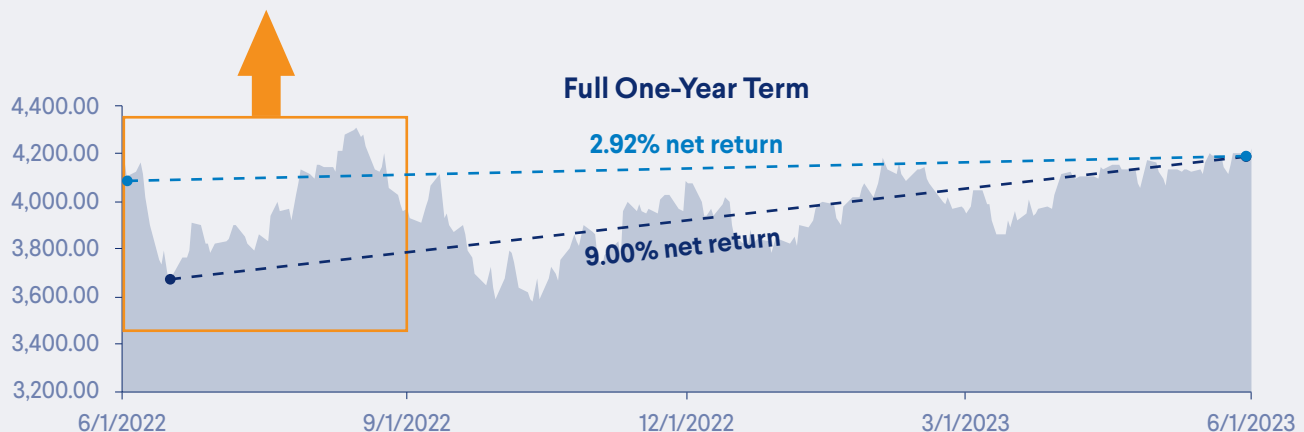
- Utilize the combination of a premium bonus, and tax-deferred growth to boost your index returns when markets perform well.
- Potentially increase both the size and likelihood of index gains.

## Harnessing the power of the Lowest Starting Index Value

An example of how a drop in the initial index value can impact growth with the Lowest Starting Index Value (Lowest 90 Days) feature.



Comparison	Issue Date (6/1/2022)	Lowest Starting Index Value
Beginning Account Value	\$110,000	\$110,000
Beginning Index Value	4101.23	3666.77
End of Term Index Value	4221.02	4221.02
Gross Return	2.92%	15.12%
<b>Net Return using a 9.00% cap</b>	<b>2.92%</b>	<b>9.00%</b>
<b>End of Term Account Value</b>	<b>\$113,212</b>	<b>\$119,900</b>



This chart is a representation of fixed index annuity growth under varying market/index conditions and is not meant to represent the performance of any Delaware Life fixed index annuity product. This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$100,000 initial premium payment and a \$10,000 (10%) premium bonus, a cap of 9.0% (using a 1-Year Point-to-Point with Cap crediting option) and assumes no withdrawals or surrender charges during the period shown. Different index-based strategies and interest-crediting options may produce different results. The amount of index interest credited at the end of the term year may be limited by index rates. Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN).

# PrimeStart Bonus 10<sup>SM</sup> index account options

## **S&P 500<sup>®</sup> Index**

Widely considered the leading benchmark of the U.S. equities market, the Standard & Poor's 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.

## **Franklin SG Select Index**

Seeks to provide stable, consistent returns by implementing a responsive strategy that adapts its exposure to changing market environments. The index combines a robust equity allocation model designed by Franklin Templeton with a proprietary volatility control mechanism engineered by Societe General that acts to further mitigate risk by maintaining an annual volatility of 5%.

## **First Trust Capital Strength<sup>®</sup> Barclays 10% Index**

Provides exposure to U.S. equities and treasuries—selects 50 large-cap U.S. stocks in the NASDAQ and utilizes an equally weighted portfolio of four Barclays U.S. Treasury futures indexes to capture optimal risk-adjusted returns.

## **Goldman Sachs Canopy Index**

Designed to combine a regime-based asset allocation strategy with an alternative investment strategy through exposure to two portfolios. The index provides exposure to equity, treasuries, inflation-linked bonds, commodities and alternatives. It is subject to an 8% volatility control feature and a 0.5% annualized deduction rate.

# Index strategies and crediting options

With PrimeStart Bonus 10<sup>SM</sup>, you can choose to invest your money in one or a combination of strategies. The money you allocate to any index strategies has the potential to grow based on the underlying performance of your chosen indexes<sup>1</sup>, measured from the beginning to the end of your 1-year term. This is called “point-to-point” crediting.

So, if your chosen index strategy rises, your account is credited with interest that represents a portion of the gain. If the index strategy falls, you may not receive any interest—but neither will you sustain any loss. Instead, any earnings from the previous year are “locked in” and protected.

**For an additional annual fee of 1.00%, you may also select from Enhanced Index Account Options, which offer higher crediting rates, giving you the opportunity to grow your savings even faster.**

Strategy	Asset Classes	Crediting Options
S&P 500 <sup>®</sup> Index	U.S. Equity	1-year Point-to-Point with Cap
		1-year Point-to-Point with Enhanced Cap (with Fee)
		1-year Performance Trigger
		1-year Enhanced Performance Trigger (with Fee)
		1-year Point-to-Point with Participation Rate
		1-year Point-to-Point with Enhanced Participation Rate (with Fee)
Goldman Sachs Canopy Index	U.S. Equity and Treasuries	1-year Point-to-Point with Flex-Lock Participation Rate <sup>2</sup>
		1-year Point-to-Point with Enhanced Flex-Lock Participation Rate (with Fee) <sup>2</sup>
		1-year Point-to-Point with Enhanced Flex-Lock Participation Rate and Volatility Limit (with Fee) <sup>2</sup>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	U.S. Equity, Bonds and Commodities	1-year Point-to-Point with Flex-Lock Participation Rate and Volatility Limit <sup>2</sup>
		1-year Point-to-Point with Enhanced Flex-Lock Participation Rate and Volatility Limit (with Fee) <sup>2</sup>
Franklin SG Select Index	U.S. Equity and Treasuries	1-year Point-to-Point with Flex-Lock Participation Rate, Boost and Knockout <sup>2</sup>
		1-year Point-to-Point with Enhanced Flex-Lock Participation Rate, Boost and Knockout (with Fee) <sup>2</sup>
1-year Fixed Rate	Fixed Income	Annual

<sup>1</sup> Index strategies may include limitations to growth experienced by an index by applying specific controls; for example, a Cap Rate, a Participation Rate or other applicable factors.

<sup>2</sup> Index Accounts that include a Flex-Lock feature will not be available for renewal at the end of the Surrender Charge 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 Flex-Lock Index Account to the same Index Account without a Flex-Lock.

# Access to your money

When you transition to retirement, PrimeStart Bonus 10<sup>SM</sup> gives you the flexibility to receive income in several ways, in addition to guaranteed lifetime income. If an unexpected situation arises where you need access to your money, you have options.

- 1 Free withdrawals:** you can take up to 10% of the total premium payments during the first contract year. After the first contract year, you may take up to 10% of the last contract anniversary value. Both options are free of surrender charges, any applicable Market Value Adjustment (MVA) and Premium Bonus Recapture.

You have the flexibility, should you need it, to take more than your free withdrawal amount. If you elect to withdraw more, please note that surrender charges, a Market Value Adjustment (MVA) and a Premium Bonus Recapture may apply.

- 2 Turn your annuity into an income stream:** You also have the option to annuitize your contract. PrimeStart Bonus 10<sup>SM</sup> offers several annuity payout options, including income for life or for a specified period, for you, or you and your spouse (if you purchase a joint contract).

Surrender charge exceptions	
<b>Required Minimum Distributions (RMDs)</b>	If you are required to take a RMD, and that RMD is more than your 10% free withdrawal, you may take the entire RMD without a surrender charge.
<b>Nursing Home Waiver<sup>1</sup></b>	You may take a one-time withdrawal from your annuity, after the first contract anniversary, without a surrender charge if you are confined to a hospital or nursing facility for at least 90 days, as long as the contract is purchased before your 76th birthday.
<b>Terminal Illness Waiver<sup>1</sup></b>	After a period of one year, you may take a one-time withdrawal from your annuity without a surrender charge to pay for hospice care.

Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce the account value and may result in a surrender charge, market value adjustment (MVA) and Premium Bonus Recapture.

<sup>1</sup> Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

# PrimeStart Bonus 10<sup>SM</sup> product summary

Core annuity features													
<b>Issue ages</b>	18-80												
<b>Minimum initial premium payment</b>	\$25,000 for both qualified and nonqualified money; Flexible premium deferred annuity												
<b>Subsequent payments<sup>1</sup></b>	Minimum: \$500 Maximum: Total premium cannot exceed \$1M without prior approval												
<b>Premium bonus</b>	10% of premium payments made within first 60 days of issue												
<b>Premium bonus recapture period<sup>2</sup></b>	<b>Bonus Recapture Percentage</b>	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11+</b>
	Standard Schedule		100%	95%	85%	75%	65%	55%	45%	30%	20%	10%	0%
	California Schedule		100%	95%	85%	75%	65%	55%	40%	30%	15%	0%	0%
<b>Free withdrawal amount<sup>3</sup></b>	10% of the total premium payments during the first contract year; Greater of 10% of the last contract anniversary value or required minimum distribution (RMD) amount, if any, in the contract years thereafter												
<b>Surrender charge period<sup>4</sup></b>	Standard 10-year non-rolling surrender charge period												
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11+</b>	
	Standard Schedule 10-Year	9.00%	8.00%	7.25%	6.50%	5.50%	4.75%	3.75%	3.00%	2.00%	1.00%	0%	
California Schedule 9-Year	7.25%	6.00%	5.25%	4.50%	3.50%	2.75%	1.75%	0.50%	0.50%	0%	0%		
<b>Market value adjustment</b> <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death												
<b>Annuitization<sup>5</sup></b>	<ul style="list-style-type: none"> <li>Maximum annuitization age: 100</li> <li>Annuitization options: Single-life only, Single-life with period certain, Joint and survivor life</li> </ul>												
<b>Death Benefit</b>	Greater of account value or surrender value												
Additional no-cost benefits													
<b>Nursing home &amp; terminal illness waivers<sup>6</sup></b>	<ul style="list-style-type: none"> <li>After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care</li> <li>Contract must be purchased prior to the owner's attained age of 76 for the nursing home waiver</li> </ul>												

<sup>1</sup> Subsequent payments not permitted after any owner/annuitant has attained age 85.

<sup>2</sup> A portion of the premium bonus is returned to us if you withdraw more than your free withdrawal amount or begin annuity payments before the end of the surrender charge period.

<sup>3</sup> Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals may result in a surrender charge or MVA.

<sup>4</sup> With a non-rolling surrender charge, all payments are free from surrender charges at the end of the surrender charge period.

<sup>5</sup> We may offer other options other than those listed. Please refer to the contract for details.

<sup>6</sup> Must meet certain criteria. Subject to state availability. Please refer to the contract for details.



# Delaware Life and you

Delaware Life has decades of annuity innovations and brings you a long history and solid track record. At Delaware Life, we develop smart annuities to address your unique retirement needs.

To us, pure value is part of everything we do—we want you to know what you're getting and what you're paying for it. This includes developing competitive products; delivering a seamless, efficient experience; and serving as an honest and reliable financial institution. We want you and your financial professional to feel that it's easy to do business with Delaware Life, and we work every day to continually improve your experience with us.

It's our mission at Delaware Life Insurance Company to offer our clients practical solutions with easy-to-understand features and deliver them with clarity and integrity. We aim to provide a seamless experience that gives our clients exactly what they're looking for:

- Comfort of understanding
- Confidence of transparency
- Streamlined products without needless features

We are focused on addressing the real issues of retirement and legacy planning, providing solutions for both accumulation and income. That's why we offer annuities with the potential for growth, and for income, that can last a lifetime—so our customers can plan for new adventures in retirement.

## We can help you reach your retirement destination



# Key terms

General Definitions	
<b>Term Point-to-Point with Cap</b>	Index strategy where at the end of the term, we compare the value of the applicable index to its value at the beginning of the term and apply index interest credit for any positive change up to the stated Cap.
<b>Cap Rate</b>	<p>An upper limit to the percentage of gain in the value of the index. For example, if the index experiences...</p> <ul style="list-style-type: none"> <li>• A positive return of 12% and there is a 7% Cap Rate, the interest credit would be 7%.</li> <li>• A more modest positive return of 3%, the interest credit would be 3%.</li> <li>• A negative return then your interest credit is 0%.</li> </ul>
<b>Term Performance Trigger</b>	Index strategy that credits interest at a declared rate ("PT Interest Rate") based on a positive return of the index at the end of the term. The rate is fixed regardless of the index's positive return.
<b>Performance Trigger (PT) Interest Rate</b>	<p>A declared rate that is credited based on a positive return of the index. For example, if the index experiences...</p> <ul style="list-style-type: none"> <li>• Positive return of 12% and there is a 6% PT Interest Rate, the interest credit would be 6%.</li> <li>• A more modest positive return of 3%, the interest credit would still be 6%.</li> <li>• A return that is less than or equal to 0% results in 0% interest credit.</li> </ul>
<b>Term Point-to-Point with Participation Rate</b>	Index strategy where we compare the value of the applicable index at the end of the term to its value at the beginning of the term. If the change is positive, we multiply the percentage change by the Participation Rate to determine the amount of interest credited.
<b>Participation Rate</b>	A factor applied to the performance of an index that is used to determine the index interest credit for an Index Strategy.
<b>Lowest Starting Index Value</b>	This is a no cost feature that has the potential to increase both the size and likelihood of an interest credit for money allocated to an Index Account option. The initial starting index value is set using the lowest index value following the first 90 days of your contract issue date. This feature applies to any Index Account option your initial premium is allocated to. It does not apply to any subsequent terms following the first contract year.
<b>Enhancement Fee Rate</b>	A percentage applied to the Account Value of an Enhanced Index Account at the beginning of the term and deducted at the end of the term. The initial Enhancement Fee Rate is set at contract issue and guaranteed for the first index term. A new Enhancement Fee Rate will be declared at the start of each subsequent index term. The Fixed Account and Index Accounts without an enhancement are not subject to an Enhancement Fee.

# Key terms

Index Strategy-Specific Definitions	
<b>Participation Rate with Volatility Limit</b>	<p>This index strategy sets a limit on changes to the index value of the applicable index. Change, or volatility, is measured daily by tracking the Accrued Variance during the term.</p> <p>On the first business day the Accrued Variance breaches the Variance Threshold, the index value is locked in on that date (“Expiry Date”). This becomes the index value we use at the end of the term to determine any interest credit, even if the index value increases or decreases between the Expiry Date and the end of the term.</p> <p>If the Accrued Variance has not met the Variance Threshold before the end of the term, we will compare the index value at the end of the term to its value at the beginning of the term. A Participation Rate is applied to a positive change in the index to determine any interest credit.</p>
<b>Variance Threshold</b>	<p>The maximum level of index variance permitted over the term. It is determined at the beginning of the term using the Volatility Limit. If the Accrued Variance equals or exceeds the Variance Threshold on any business day, that day will be the Expiry Date and the index return is locked at that level for the remainder of the term.</p>
<b>Volatility Limit</b>	<p>The maximum level of index volatility permitted per year. The Volatility Limit is declared by us based on the applicable index. Index volatility is the amount of price variation in the index. A higher volatility means the index value can potentially be spread out over a larger range of index values. A low volatility means the index value does not change as dramatically, but rather changes at a more gradual pace.</p>
<b>Term Point-to-Point with Participation Rate, Boost, and Knockout</b>	<p>This index strategy adds a Boost Rate to the return of an index at the end of the term if a Knockout has not occurred. If a Knockout has not occurred, we will compare the index value at the end of the term to its value at the beginning of the term and add a Boost Rate to the percentage change in the index. A Participation Rate is then applied to the boosted index return to determine the amount of interest credit.</p> <p>A Knockout is an event that cancels an index interest credit and occurs if the index value drops below the Knockout Barrier at any point during the term. If a Knockout occurs, you will not receive an interest credit and may not transfer your index value to another index strategy until the end of the term.</p>
<b>Boost</b>	<p>An increase that will be factored into the amount of interest credited at the end of a term if a Knockout is not triggered during the term.</p>
<b>Boost Rate</b>	<p>The additional percentage that is used in the calculation of the index return if a Knockout is not triggered during the term. For example:</p> <ul style="list-style-type: none"> <li>• If the index experiences a positive return of 12% and the Boost Rate is 2%, the return used to calculate interest credit is increased to 14%.</li> </ul>
<b>Knockout Rate</b>	<p>The percentage used to determine the Knockout Barrier at the beginning of the term.</p>
<b>Knockout Barrier</b>	<p>This value determines if a Knockout is triggered. The Knockout Barrier is determined by applying a percentage to the index value at the beginning of the term. For example:</p> <ul style="list-style-type: none"> <li>• If the index value at the beginning of the term is 2000 and the Knockout Rate is 98%, then the Knockout Barrier value would be 1960.</li> </ul>

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