




Snapshot: Retirement Stages SelectSM Fixed Index Annuity

Core Annuity Features																															
Issue ages	18-85																														
Minimum initial premium payment	\$25,000 for both qualified and nonqualified money; Flexible premium deferred annuity																														
Subsequent payments ¹	Minimum: \$500 Maximum total premium cannot exceed \$1M without prior approval																														
Available indices & fixed account	<ul style="list-style-type: none"> Multiple index options including the S&P 500[®] Index 1-year fixed account  <p>Scan or click for current rates</p>																														
Free withdrawal amount ²	After the first contract year, you may take up to 10% of the last contract anniversary value or a Required Minimum Distribution (RMD), if greater, without a surrender charge or MVA																														
Surrender charge period ³ <i>State variations apply</i>	Standard 5 & 7-year non-rolling surrender charge period <table border="1" data-bbox="483 1077 1503 1230"> <thead> <tr> <th>Schedule</th> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Standard 5-year</td> <td></td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>Standard 7-year</td> <td></td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Schedule	Year	1	2	3	4	5	6	7	8+	Standard 5-year		8%	7%	6%	5%	4%	0%	0%	0%	Standard 7-year		8%	7%	6%	5%	4%	3%	2%	0%
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Market value adjustment <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death																														
Annuitization ⁴	<ul style="list-style-type: none"> Max annuitization age: 95 Single-life only; single-life with period certain; joint and survivor life 																														
Death benefit	Greater of account value or surrender value																														
Additional no-cost benefits																															
Guaranteed Minimum Account Value (GMAV)	<ul style="list-style-type: none"> 5-year surrender period: Guarantees your annuity's account value will be at least 115% of the initial premium, less any withdrawals, at the 5th anniversary 7-year surrender period: Guarantees your annuity's account value will be at least 115% of the initial premium, less any withdrawals, at the 7th anniversary 																														
Bailout provision	You may make a full or one-time partial withdrawal from your annuity without a surrender charge or MVA if the renewal cap rate for the S&P 500 [®] 1-year point-to-point with cap index strategy falls below the bailout cap rate																														
Nursing Home & Terminal Illness waivers ⁵	<ul style="list-style-type: none"> 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 Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver 																														

What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. An FIA may help you:

- Grow your money—earn interest based on the performance of the indexed-linked crediting options or fixed account.
- Protect your money—lock in gains each year to protect your account value from market drops.
- Convert your savings into retirement income, including income for life.

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

² Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

³ With a non-rolling surrender charge, all payments are free from surrender charges at the end of the surrender charge schedule. Below are the California-only surrender schedules.

Schedule	Year	1	2	3	4	5	6	7	8+
California	5-year	8.20%	7.20%	6.20%	5.20%	4.20%	0%	0%	0%
	7-year	8.20%	7.20%	6.20%	5.20%	4.20%	3.15%	2.15%	0%

⁴ We may offer other options other than those listed. Please refer to the contract for details.

⁵ Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

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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.

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

Customer Service: 800.374.3714

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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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company. Policies and contracts are issued by Delaware Life Insurance Company. For use with policy form ICC22-DLIC-FIA. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state, and may not be available in all states. Products may vary by firm/broker-dealer. 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 snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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