




Snapshot: DualTrack Income™ Fixed Index Annuity

Core Annuity Features																																																																							
Issue ages	45-80																																																																						
Minimum initial premium payment	\$25,000 for both qualified and nonqualified money																																																																						
Subsequent payments ¹	<ul style="list-style-type: none"> Available before your first contract anniversary (modified single premium index annuity) Minimum: \$500 Maximum total premium cannot exceed \$1M without prior approval 																																																																						
Available indices & fixed account	Multiple index options and interest crediting strategies, plus 1-year fixed account <div style="float: right; text-align: right;">  Scan or click for current rates </div>																																																																						
Surrender charge period ² <i>State variations apply</i>	<table border="1"> <thead> <tr> <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> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Surrender charge %</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	Surrender charge %	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%																																																
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Free withdrawal amount ³	10% of the total premium payments during the first contract year; greater of 10% of the last contract anniversary account value or required minimum distribution (RMD) amount, if any, in the contract years thereafter																																																																						
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: The first of the month following the contract anniversary after the annuitant's 100th birthday Life annuity; life annuity with period certain; joint and last survivor annuity 																																																																						
Death benefit	The greater of the account value or surrender value on the date we receive due proof of death																																																																						
Guaranteed Lifetime Withdrawal Benefit (GLWB)—Required at issue																																																																							
Dual income bases	The GLWB tracks the growth of two income paths—a roll-up base and a performance base—giving you the higher of the two values when you turn on income.																																																																						
Guaranteed roll-up rate	9% annual compound interest for up to 10 years prior to income start date																																																																						
Performance multiplier rate	150% of interest credited prior to income start date																																																																						
Lifetime withdrawal percentages	Lifetime withdrawal percentages are based on your age as of the income start date and are used to determine your annual withdrawal amount. ⁵ <table border="1"> <thead> <tr> <th>Age</th> <th>Factor</th> <th>Age</th> <th>Factor</th> <th>Age</th> <th>Factor</th> <th>Age</th> <th>Factor</th> <th>Age</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>55</td> <td>4.80%</td> <td>61</td> <td>5.70%</td> <td>67</td> <td>6.35%</td> <td>73</td> <td>7.00%</td> <td>79</td> <td>7.90%</td> </tr> <tr> <td>56</td> <td>4.95%</td> <td>62</td> <td>5.85%</td> <td>68</td> <td>6.45%</td> <td>74</td> <td>7.15%</td> <td>80</td> <td>8.05%</td> </tr> <tr> <td>57</td> <td>5.10%</td> <td>63</td> <td>5.95%</td> <td>69</td> <td>6.55%</td> <td>75</td> <td>7.30%</td> <td>81</td> <td>8.20%</td> </tr> <tr> <td>58</td> <td>5.25%</td> <td>64</td> <td>6.05%</td> <td>70</td> <td>6.65%</td> <td>76</td> <td>7.45%</td> <td>82</td> <td>8.35%</td> </tr> <tr> <td>59</td> <td>5.40%</td> <td>65</td> <td>6.15%</td> <td>71</td> <td>6.75%</td> <td>77</td> <td>7.60%</td> <td>83+</td> <td>8.50%</td> </tr> <tr> <td>60</td> <td>5.55%</td> <td>66</td> <td>6.25%</td> <td>72</td> <td>6.85%</td> <td>78</td> <td>7.75%</td> <td></td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> Joint life rates are reduced 0.50% 	Age	Factor	Age	Factor	Age	Factor	Age	Factor	Age	Factor	55	4.80%	61	5.70%	67	6.35%	73	7.00%	79	7.90%	56	4.95%	62	5.85%	68	6.45%	74	7.15%	80	8.05%	57	5.10%	63	5.95%	69	6.55%	75	7.30%	81	8.20%	58	5.25%	64	6.05%	70	6.65%	76	7.45%	82	8.35%	59	5.40%	65	6.15%	71	6.75%	77	7.60%	83+	8.50%	60	5.55%	66	6.25%	72	6.85%	78	7.75%		
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Flexibility	<ul style="list-style-type: none"> • RMD-friendly • Receive a pro-rated 9% roll-up credit on the date you turn on lifetime income • GLWB can continue to grow via the performance multiplier if income is deferred beyond year 10
Milestone stack	Prior to income start date, on the 5th and 10th contract anniversaries, the roll-up and performance bases are each reset to the greater of the two values.
Chronic illness income multiplier <i>Not available in CA</i>	If you are unable to perform at least two of the six activities of daily living and all eligibility requirements are met, we will increase your annual withdrawal amount (AWA) by 200% for up to five years at no additional cost.
Annual cost	1.20% of withdrawal benefit base ⁶ for single life or joint life
Additional no-cost benefits	
Nursing home & terminal illness waivers⁷ <i>Not available in CA</i>	<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 and age 70 for the terminal illness 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. A 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 premium not permitted after any owner/annuitant has attained age 80.

² All payments are free from surrender charges at the end of the surrender charge schedule. Below is the California-only surrender schedule.

Year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	8.25%	6.75%	5.75%	4.75%	3.75%	2.75%	1.75%	0.50%	0.50%	0%

³ 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).

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

⁵ The maximum amount that can be withdrawn in a contract year without reducing the withdrawal benefit base. Calculated annually on the anniversary of the income start date by multiplying the withdrawal benefit base by the lifetime withdrawal percentage. The AWA can change from contract year to contract year due to excess withdrawals. MVA and surrender charges do not apply to AWA withdrawals, including in the event that the AWA exceeds your free withdrawal amount in a given contract year.

⁶ The withdrawal benefit base is equal to the greater of the roll-up base and the performance base.

⁷ Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

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 annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details. 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 (Zionsville, IN).

Policies and contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC24-DLIC-FIA-MSP and ICC24-DLIC-FIA-GLWB-DT. 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.

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.

delawarelife.com

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**