

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

Current as of 01/02/2025

Target Growth 10[®] fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes. Target Growth 10[®] offers:

- **Guaranteed Minimum Account Value (GMAV)** – Built-in feature that guarantees the account value will be at least 120% of the initial premium, less any withdrawals, at the 10th anniversary, regardless of index performance.
- **Bailout Endorsement** – This included benefit offers renewal rate protection for your annuity. Please see below for the current Bailout Cap Rate and associated Index Strategy.
- **Flexible Index Account Lock** – Available on select index strategies, this feature offers crediting rates that are set and locked in at contract issue and are guaranteed for the length of the surrender period, providing you with long-term interest rate protection.

[View Snapshot](#)



Target Growth 10[®] Fixed Index Annuity

with 10-year Surrender Charge Schedule

Index	Term/Index Strategy	\$25,000 –\$99,999	\$100,000 and over
S&P 500 [®]	1-year Point-to-Point with Cap (Bailout Cap Rate: 3.00%)	8.50%	10.50%
	1-Year Performance Trigger	7.05%	7.90%
	1-Year Point-to-Point w/Participation Rate	50%	55%
Goldman Sachs Canopy Index	1-year Point-to-Point w/ Flex-Lock Participation Rate ¹	105%	115%
First Trust Capital Strength [®] Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit ^{1,2}	90%	100%
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout ^{1,3}	PR: 165%	PR: 185%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	4.60%	4.85%

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

¹ 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.

² The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

³ The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Standard & Poor's®

The Standard & Poor's 500® ("S&P 500®") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Delaware Life Insurance Company ("Delaware Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Delaware Life. Delaware Life Target Growth 10® is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P®, or their respective affiliates and no such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

Barclays and First Trust®

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively 'Barclays') is the issuer or producer of Delaware Life Target Growth 10® fixed index annuity and Barclays has no responsibilities, obligations or duties to investors in Delaware Life Target Growth 10®, The First Trust Capital Strength® Barclays 10% Index (the 'Index'), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by Delaware Life Insurance Company as the issuer or producer of Delaware Life Target Growth 10® fixed index annuity (the 'Issuer').

Barclays' only relationship with the Issuer in respect of The First Trust Capital Strength® Barclays 10% Index is the licensing of The First Trust Capital Strength® Barclays 10% Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to the Issuer or the Delaware Life Target Growth 10® or investors in the Delaware Life Target Growth 10®. Additionally, Delaware Life Insurance Company as issuer or producer of Delaware Life Target Growth 10® may for itself execute transaction(s) with Barclays in or relating to The First Trust Capital Strength® Barclays 10% Index in connection with Delaware Life Target Growth 10®. Investors acquire Delaware Life Target Growth 10® from Delaware Life Insurance Company and investors neither acquire any interest in The First Trust Capital Strength® Barclays 10% Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Delaware Life Target Growth 10®. Delaware Life Target Growth 10® is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Delaware Life Target Growth 10® or use of The First Trust Capital Strength® Barclays 10% Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of The First Trust Capital Strength® Barclays 10% Index or any data included therein.

First Trust®, First Trust & Design®, and First Trust Capital Strength® ("Mark") is a registered trademark of First Trust Portfolios LP ("First Trust") and has been licensed for use by Delaware Life. Delaware Life Target Growth 10® ("Product") is not sponsored, endorsed, sold or promoted by First Trust. FIRST TRUST MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY DELAWARE LIFE, A PRODUCT ISSUER, THE INVESTORS IN THE PRODUCT, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE MARKS OR PRODUCT. FIRST TRUST EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OF THE PRODUCT.

Franklin and Société Générale

The Franklin SG Select Index (the "**Index**") is the exclusive property of SG Americas Securities, LLC (SGAS, together with its affiliates, "**SG**"). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("**S&P**") to maintain and calculate the Index. "Société Générale", "SG", "SG Americas Securities, LLC", "SGAS", and "Franklin SG Select Index" (collectively, the "**SG Marks**") are trademarks or service marks of SG or have been licensed for use by SG from Franklin Advisers, Inc. and its affiliates ("**Franklin**"). SG has licensed use of the SG Marks to Delaware Life Insurance Company ("**Delaware Life**") and sub-licensed the use of certain Franklin marks (the "**Franklin Marks**") for use in a fixed indexed annuity offered by Delaware Life (the "**Fixed Indexed Annuity**"). SG's sole contractual relationship with Delaware Life is to license the Index and the SG Marks and sub-license the Franklin Marks to Delaware Life.

None of SG, S&P, Franklin, or other third party licensor (individually, an "**Index Affiliate**" and collectively, the "**Index Affiliates**") to SG is acting or has been authorized to act, as an agent of Delaware Life or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Delaware Life, and no Index Affiliate makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity. No Index Affiliate shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark, Franklin Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Delaware Life. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate Delaware Life or SG to invest annuity payments in the components of the Index.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum, calculated on a daily basis. This fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

"Franklin," "Franklin Templeton" and its proprietary investment models are trademarks and the intellectual property of Franklin and have been licensed for use by SG as a component of certain index-linked products (each, a "Product" and collectively, the "Products").

The Products are not sponsored, endorsed, sold, or promoted by Franklin. Franklin does not make any representation or warranty (express or implied) regarding the Product, the advisability of purchasing the Product, or the use of the Index or any data included therein. Franklin's only relationship to SG is the licensing of certain trademarks and intellectual property or components thereof. Franklin did not have any obligation or liability in connection with the marketing, issuance, or administration of the Product.

Goldman Sachs

Delaware Life Target Growth 10[®] is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third-party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed Annuities or the investment strategy underlying such Delaware Life Target Growth 10[®] particularly, the ability of the Goldman Sachs Canopy Index (the "Index") to perform as intended, the merit (if any) of obtaining exposure to the Index or the suitability of purchasing or holding interests in the Delaware Life Target Growth 10[®]. Goldman Sachs and its third-party data providers do not have any obligation to take the needs of the holders of Delaware Life Target Growth 10[®] into consideration in determining, composing or calculating the Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH DELAWARE LIFE TARGET GROWTH 10[®]. GOLDMAN SACHS HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

Delaware Life

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 Growth 10[®] 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 Growth 10[®] product brochure or the Disclosure Statement.

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.

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 (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC17-DLIC-FIA-17 and DLIC-FIA-17. Policy and rider form numbers may vary by state.

delawarelife.com

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**

© 2024 Delaware Life Insurance Company. All rights reserved.