

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Zionsville, IN)

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► Current as of 12/15/2025

Fixed Index Annuities

DualTrack Income™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	55%	60%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	64%	70%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	85%	95%
1-year Fixed Rate	1-year Term	3.60%	3.85%

Momentum Growth™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	7.75%	9.55%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	60%	65%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	65%	70%
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	85%	95%
1-year Fixed Rate	1-year Term	4.15%	4.50%

Momentum Growth Plus™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	4.75%	5.90%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	45%	50%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	53%	58%
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	73%	80%
1-year Fixed Rate	1-year Term	2.75%	3.00%

Fixed Index Annuities (continued)

PrimeStart Bonus 10™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Standard Crediting Rates (no fee)		Enhanced Crediting Rates (with fee)*	
		Less than \$100,000	\$100,000 and over	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	5.00%	6.00%	6.90%	8.15%
	1-year Performance Trigger	4.00%	4.75%	5.25%	6.00%
	1-year Point-to-Point with Participation Rate	30%	35%	35%	40%
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election ¹	6.50%	7.50%	8.40%	9.65%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	46%	52%	59%	65%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	44%	50%	55%	60%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	75%	80%	100%	105%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit ²	65%	70%	85%	90%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout ³	PR: 120%	PR: 130%	PR: 160%	PR: 170%
		Boost: 2.00%	Boost: 2.00%	Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	2.85%	3.10%		

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* Enhanced Index Account Options are available for an additional annual fee of 1.00%.

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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.

Fixed Index Annuities (continued)

Retirement Stages Select® Fixed Index Annuity

With 5-year and 7-year Surrender Charge Schedules

Index	Term/Index Strategy	5-year		7-year	
		Less than \$100,000	\$100,000 and over	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	7.75%	9.40%	8.00%	9.65%
	<i>Bailout Cap Rate</i>	3.00%		3.00%	
	1-year Performance Trigger	6.35%	7.35%	6.45%	7.45%
	1-year Point-to-Point with Participation Rate	40%	45%	45%	50%
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election ¹	9.25%	10.90%	9.50%	11.15%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	65%	70%	70%	75%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	60%	65%	65%	70%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	90%	100%	95%	105%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit ²	75%	85%	80%	90%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout ³	PR: 140%	PR: 160%	PR: 150%	PR: 170%
		Boost: 2.00%	Boost: 2.00%	Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	4.15%	4.50%	4.20%	4.55%

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

Fixed Index Annuities (continued)

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	8.10%	9.75%
	<i>Bailout Cap Rate</i>	3.00%	
	1-year Performance Trigger	6.50%	7.50%
	1-year Point-to-Point with Participation Rate	50%	55%
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election ¹	9.60%	11.25%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	70%	75%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	65%	70%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	100%	110%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit ²	85%	95%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout ³	PR: 155%	PR: 175%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	4.25%	4.60%

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

Fixed Index Annuities (continued)

TruePath Income™ 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	5.00%	5.50%
	1-year Performance Trigger	4.50%	5.00%
	1-year Point-to-Point with Participation Rate	30%	35%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	45%	50%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	40%	45%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	75%	85%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit ¹	65%	75%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout ²	PR: 125%	PR: 140%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	3.10%	3.35%

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² The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Fixed Annuity

Pinnacle Plus™ Multi-Year Guarantee Annuity

Guarantee Period	Rate	
	Less than \$100,000	\$100,000 and over
3-year	4.25%	4.55%
5-year	4.55%	4.85%
7-year	4.60%	4.85%
10-year	4.60%	4.85%

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Nasdaq-100 Intraday Elite 15%™ Index

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