



Index Lock

Control, Customize and Capitalize
Protect and control your earnings

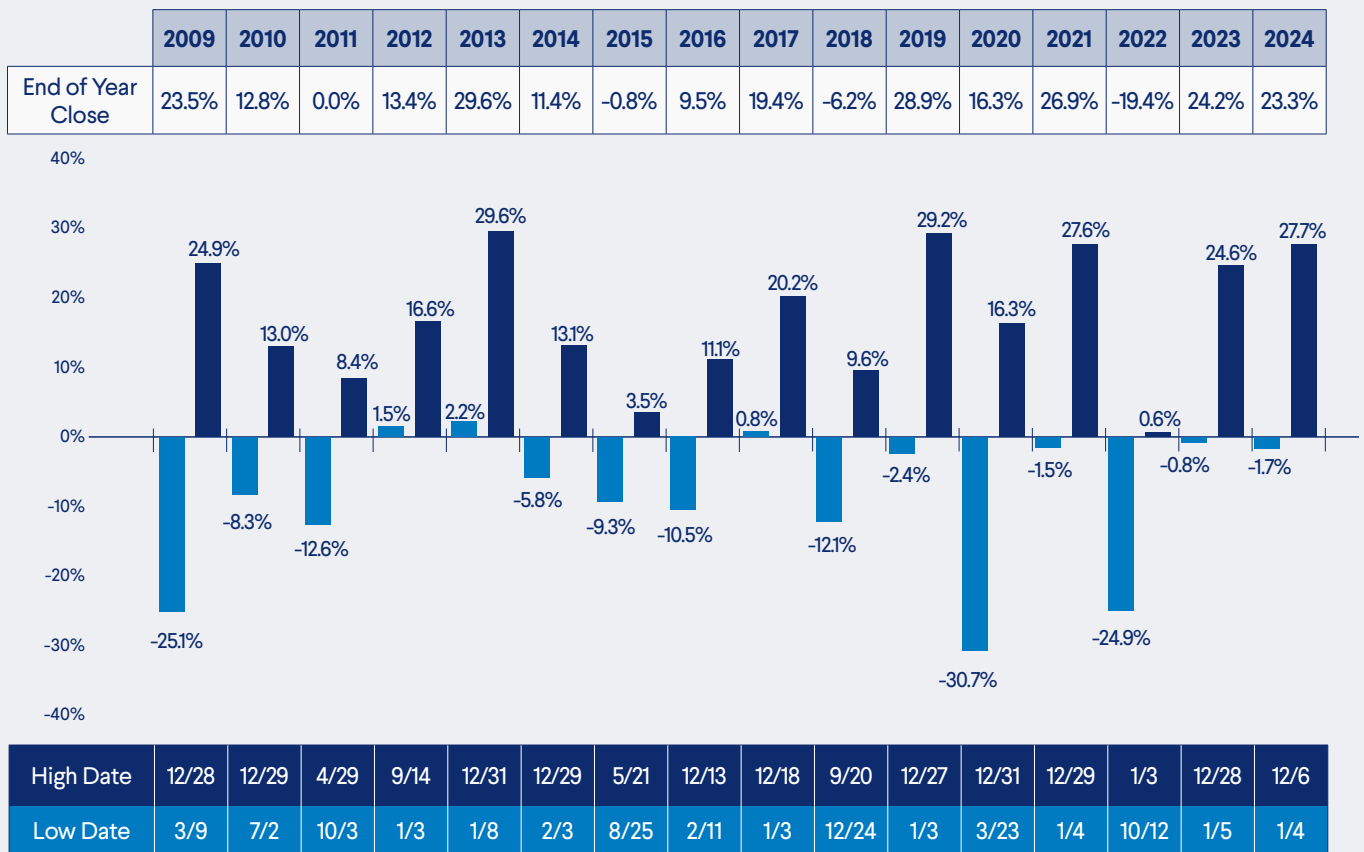


Navigating uncertain markets

There is opportunity in volatility

Market volatility is a fact of life. In any given year, the markets can have up periods and down periods. The chart below illustrates this intra-year volatility within the S&P 500® over the last 15 years. While many investors are concerned the wave of volatility will continue, opportunities do exist to capitalize on pockets of positive performance. To do this, you need a feature that can lock in your gains at any time during the term.

S&P 500® Index Volatility: Last 15 years



Source: Delaware Life. January 2025. Market returns represented by S&P 500® Price Return Index. Returns assume no reinvestment of dividends and reflect calendar year returns, not peak to trough. Past performance is not indicative of future returns.

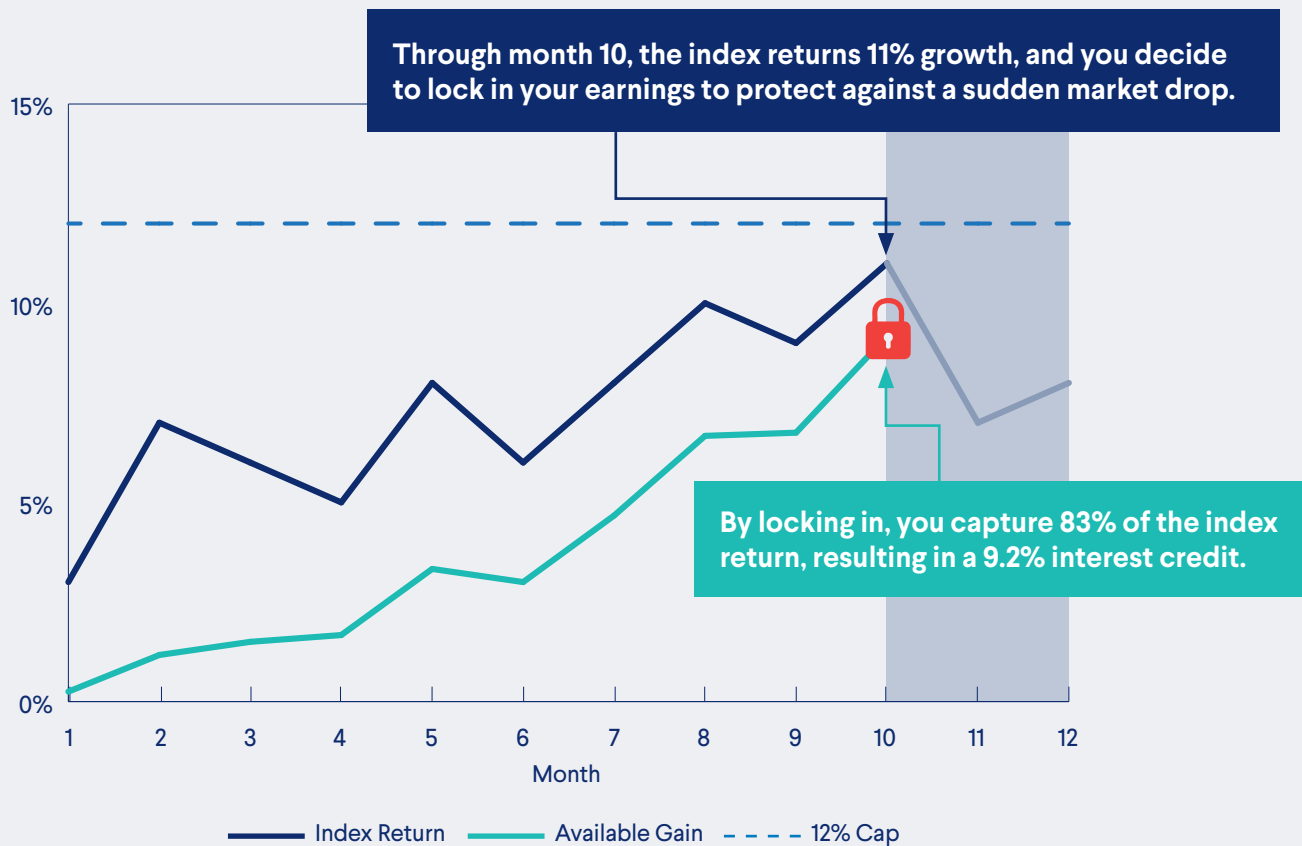
There is a way to control and protect my earnings from future market volatility

Lock in the future of your retirement

Available with Momentum Growth™ and Momentum Growth Plus™ fixed index annuities (FIAs), Index Lock is a built-in, no cost feature that gives you the ability to lock in accrued interest, or “Available Gain”, on a pro-rata basis, at any time during the term. And, because each Index Account can be managed independently, you can selectively lock in gains across different indexes based on your market outlook and financial goals.

How it works

The hypothetical example below shows how the Index Lock can help you minimize market swings experienced during the term by capitalizing on pockets of positive performance.



This hypothetical example is used for illustrative purposes only. This chart is a representation of fixed index annuity growth under varying market/index conditions and is not meant to represent the actual performance of any Delaware Life fixed index annuity product.

**Please click or scan to view more
information on the indexes we offer**



Or visit our website:

<https://www.delawarelife.com/product/momentum-growth>

S&P Dow Jones Indices

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Delaware Life

When you allocate money to an Index Account, we calculate interest daily, called “Available Gain,” based on the index’s strategy. Please note that locking in your Available Gain during the term will mean you won’t realize index interest up to the full Cap Rate or Participation Rate. A new index term will begin on the contract anniversary following the lock-in. The starting value for the following index term is not affected by the locked index value.

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.

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.

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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN).

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.

For use with policy forms ICC24-DLIC-FIA-MSP, ICC24-DLIC-FIA-EARBONUS, ICC24-DLIC-EARCAP, ICC24-DLIC-EARPAR. Policy and rider form numbers may vary by state.

This brochure is a general description of the Index Lock feature and must be accompanied by the Momentum Growth[™] or Momentum Growth Plus[™] product brochure. 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.

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