

Delaware Life Retirement Stages SelectSM Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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

Retirement Stages SelectSM fixed index annuity offers:

- **Guaranteed Minimum Account Value (GMAV)** – Built-in feature that guarantees the Account Value will be at least 115% of the initial premium, less any withdrawals, at the 5th or 7th anniversary, regardless of index performance.
- **Bailout Endorsement** – Current Bailout Cap Rate for Retirement Stages SelectSM 5 and 7 is 5.15%. This included benefit offers renewal rate protection tied to the 1-Year Point-to-Point S&P 500[®] index with Cap index account.
- **Simple design** – Flexible premium payments that don't extend the surrender charge period.

View Snapshot



► Current as of 06/01/23

Fixed Index Annuity

Retirement Stages SelectSM 5 Fixed Index Annuity

With 5-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-Year Point-to-Point w/Cap	9.50%	9.50%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 40%	PR 40%
		SP 2%	SP 2%
	1-Year Point-to-Point Performance Trigger	7.50%	7.50%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point with Participation Rate	150%	150%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point with Participation Rate	140%	140%
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point with Participation Rate	160%	160%
1-Year Fixed Rate	1-Year Term	3.75%	3.75%

Fixed Index Annuity (continued)

Retirement Stages SelectSM 7 Fixed Index Annuity

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-Year Point-to-Point w/Cap	9.50%	9.50%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 40%	PR 40%
		SP 2%	SP 2%
	1-Year Point-to-Point Performance Trigger	7.50%	7.50%
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RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point with Participation Rate	160%	160%
1-Year Fixed Rate	1-Year Term	3.75%	3.75%

Product training

To complete your required product training, go to: www.reged.com/trainingplatform.

Product	Product training code
Retirement Stages Select SM	DLRS7N

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- The Index has a limited performance history and past performance is no indication of future performance.
- The Index may be composed of a small number of index components at any given time and the performance of the Index involves risk associated with international and U.S. equities and bonds, commodities, and precious metals, which may impact the Index value and the interest credited to the annuity contract.

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Delaware Life

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