

Delaware Life Pinnacle PlusSM Fixed Annuity Rates

Current as of 01/02/2025

Pinnacle PlusSM is an insurance product that is designed to help you meet your long-term retirement needs. It is a simple, steady, guaranteed way to build retirement savings without the risk of investing in stocks, bonds, or mutual funds. Pinnacle PlusSM offers:

- Multiple rate tier options
- Tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn
- Free required minimum distribution (RMD) withdrawal available in year 1 and 10% free withdrawal starting in year 2*
- Terminal Illness and Nursing Home waivers (subject to state availability)

View Snapshot



Pinnacle PlusSM Multi-Year Guarantee Annuity

Guarantee Periods	Less than \$100,000	\$100,000 and over
3-Year	4.50%	4.80%
5-Year	4.70%	5.00%
7-Year	4.65%	4.90%
10-Year	4.60%	4.85%

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

* Available free withdrawal amount in Year 1—required minimum distribution (RMD); Years 2+—10% of the most recent contract anniversary value, or RMD, if greater. The taxable portion of any withdrawal is taxed as ordinary income. In a nonqualified plan, since it is funded with after-tax money, only the earnings portion of any withdrawal would be taxed as ordinary income. Withdrawals made before age 59½ may be subject to an additional 10% federal tax penalty.

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. Terminal Illness and Nursing Home waivers may not be available in all states. Pinnacle PlusSM 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 Pinnacle PlusSM contract.

There is no additional tax benefit to purchasing an annuity within a qualified retirement plan. If you choose to purchase an annuity in a qualified retirement plan, you should do so for reasons other than tax deferral, such as the features and benefits of the annuity.

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

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 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 Delaware Life Insurance Company policy form ICC22-DLIC-MYGA and state specific variations where applicable.

[delawarelife.com](https://www.delawarelife.com)

© 2024 Delaware Life Insurance Company. All rights reserved.

**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**