



# Secure your future

Retire with a smart, flexible, guaranteed income strategy that adapts as your needs change



# Income protection for your investment

Americans use insurance **to protect** their most important assets—their home, their car and their health—from a catastrophic event. At Delaware Life, we provide insurance **to protect** what is often your second biggest asset—your retirement savings.

That protection may start with the Accelerator Prime® Variable Annuity (APVA)—a long-term, tax-deferred investment designed to offer potential growth and retirement income. With APVA, you have the option to add income protection in the form of two optional Guaranteed Lifetime Withdrawal Benefit (GLWB) riders—**Income Boost<sup>SM</sup>** and **Income Control<sup>SM</sup>**. Each rider offers a unique combination of features designed to help you grow your money, protect it from market downturns and create stable income that is guaranteed to last a lifetime.

	Accelerator Prime® with Income Boost <sup>SM</sup> GLWB	Accelerator Prime® with Income Control <sup>SM</sup> GLWB																																																
Summary	Opportunity for higher growth and income with investment freedom	Higher income guarantees with growth opportunity																																																
Bonus/Roll-up	7.50% simple interest bonus for up to 10 years	7.50% simple interest bonus for up to 10 years																																																
Step-up	Annual; on each contract anniversary and on the income start date; 10-year bonus period resets for step-ups in the first 10 years	Annual; on each contract anniversary and on the income start date																																																
Investments	<b>Open architecture</b> —access to more than 85+ investment fund options	Comprehensive range of blended investment fund options																																																
Lifetime withdrawal percentage	<table> <tr> <th>Coverage age</th><th>Single life</th><th>Joint life</th></tr> <tr><td>55-59</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>60-64</td><td>4.25%</td><td>3.75%</td></tr> <tr><td>65-69</td><td>5.50%</td><td>5.00%</td></tr> <tr><td>70-74</td><td>5.65%</td><td>5.15%</td></tr> <tr><td>75-79</td><td>5.80%</td><td>5.30%</td></tr> <tr><td>80-84</td><td>6.00%</td><td>5.50%</td></tr> <tr><td>85+</td><td>6.00%</td><td>5.50%</td></tr> </table>	Coverage age	Single life	Joint life	55-59	4.00%	3.50%	60-64	4.25%	3.75%	65-69	5.50%	5.00%	70-74	5.65%	5.15%	75-79	5.80%	5.30%	80-84	6.00%	5.50%	85+	6.00%	5.50%	<table> <tr> <th>Coverage age</th><th>Single life</th><th>Joint life</th></tr> <tr><td>55-59</td><td>4.25%</td><td>3.75%</td></tr> <tr><td>60-64</td><td>4.80%</td><td>4.30%</td></tr> <tr><td>65-69</td><td>6.15%</td><td>5.65%</td></tr> <tr><td>70-74</td><td>6.35%</td><td>5.85%</td></tr> <tr><td>75-79</td><td>6.60%</td><td>6.10%</td></tr> <tr><td>80-84</td><td>6.75%</td><td>6.25%</td></tr> <tr><td>85+</td><td>6.75%</td><td>6.25%</td></tr> </table>	Coverage age	Single life	Joint life	55-59	4.25%	3.75%	60-64	4.80%	4.30%	65-69	6.15%	5.65%	70-74	6.35%	5.85%	75-79	6.60%	6.10%	80-84	6.75%	6.25%	85+	6.75%	6.25%
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Issue age range	45-80	55-80																																																
Annual fee <sup>1</sup>	1.50% for single or joint income	1.35% for single or joint income																																																

<sup>1</sup> The annual fee is in addition to fees and charges associated with the base variable annuity. It is divided by four and charged at the end of each contract quarter.

**Income Boost<sup>SM</sup> GLWB:** On each contract anniversary and on the Income Start Date, an assessment is made on whether a contract qualifies for a step-up and an increase to the withdrawal benefit base. The withdrawal benefit base will be the greater of: (1) the contract value on the contract anniversary; or (2) the current withdrawal benefit base or the withdrawal benefit base plus any bonus amount during the bonus period. The withdrawal benefit base is increased by purchase payments and reduced pro rata by early and excess withdrawals. The bonus period ends on the income start date.

**Income Control<sup>SM</sup> GLWB:** On each contract anniversary and on the Income Start Date, an assessment is made on whether a contract qualifies for a step-up and a subsequent increase to the withdrawal benefit base. The withdrawal benefit base will be the greater of: (1) the step-up withdrawal base – increased by purchase payments and step-ups to the contract value and reduced pro rata by early and excess withdrawals and (2) the bonus withdrawal base – increased by the simple interest bonus amount and purchase payments and reduced pro rata by early withdrawals during the bonus period. The bonus period ends on the income start date and the bonus withdrawal base is no longer applicable.

# Flexibility to adapt as your needs change

Everybody has a plan until life hits them with the unexpected. With Income Boost<sup>SM</sup> and Income Control<sup>SM</sup>, you have built-in flexibility features that are designed to adapt to your changing needs in retirement.

- ✓ **You want to be able to choose your investments without restrictions.** Open architecture provides you with access to the available investment fund options<sup>1</sup> giving you the flexibility to change your portfolio as your needs change.
- ✓ **You are unsure if you need single or joint income.** You have the flexibility to choose guaranteed lifetime income for you, or you and your spouse—and you can wait until you're ready to take income to make your selection.<sup>2</sup> You also have the flexibility to add your spouse, if you are married after you purchase the contract.
- ✓ **Your needs have changed, and you need your annuity to generate retirement income.** You have the flexibility to add the Flex Income Boost<sup>SM</sup> GLWB or the Flex Income Control<sup>SM</sup> GLWB to your APVA contract at any time after a 1-year waiting period.
- ✓ **You want to start taking income but don't want to miss a bonus or a step-up.** You are eligible to receive either a pro-rated benefit base bonus or an additional step-up on the income start date—the date you turn on lifetime income.
- ✓ **You need access to money for emergencies—or opportunities.** You can take withdrawals before you start taking lifetime income without forfeiting a bonus (roll-up) or locking in a lifetime withdrawal percentage.<sup>3</sup>
- ✓ **You have additional money and would like to add to your annuity contract.** You can add money into your Accelerator Prime<sup>®</sup> Variable Annuity, even if lifetime income has been turned on.<sup>4</sup>
- ✓ **You no longer need income protection.** If you decide you no longer need the income guarantees associated with Income Boost<sup>SM</sup> or Income Control<sup>SM</sup>, you can cancel either rider after 5 years.

## Talk to your financial professional

Every situation is different. And the challenges of planning for retirement are different for everyone. Talk to your financial professional to find out if an Accelerator Prime<sup>®</sup> Variable Annuity with Income Boost<sup>SM</sup> or Income Control<sup>SM</sup> is right for you.



<sup>1</sup> Depending on choice of GLWB rider.

<sup>2</sup> Joint lifetime income is available at no additional cost.

<sup>3</sup> Withdrawals taken before taking lifetime income under the GLWB are considered early withdrawals and will reduce the GLWB rider bases, which may reduce the amount of future income. Withdrawals will also reduce the account value by the amount of the withdrawal. Please see the prospectus for additional details.

<sup>4</sup> Total purchase payments cannot exceed \$3 Million if optional benefit is elected.

## Variable Annuity—At a Glance

A variable annuity (VA) is a long-term investment designed to offer potential growth and retirement income. A VA can help you:

- Grow your money faster with the power of tax deferral.
- Manage your investment strategy with a range of professionally managed investment fund options.
- Convert your savings into retirement income, including income for life.
- Leave a legacy for your beneficiaries with a death benefit.

All product guarantees, including optional living and death benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company, and do not protect the value of underlying investment fund options within a variable annuity, which are subject to risk.

Customers buying an annuity to fund an IRA or qualified retirement plan should do so for reasons other than tax-deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, an annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral.

***This material must be preceded or accompanied by a product prospectus for the Accelerator Prime® Variable Annuity. You should carefully consider a variable annuity's risks, charges, and limitations, and investment goals of underlying investment options prior to making any investment decisions. This and other information is available in the product prospectus, as well as the underlying investment fund option prospectuses. These prospectuses are available from your financial professional or by calling 844.DEL.SALE (844.335.7253). Read them carefully before investing.***

The Income Control<sup>SM</sup> GLWB fee (1.35%), Flex Income Control<sup>SM</sup> GLWB fee (1.35%), Income Boost<sup>SM</sup> GLWB fee (1.50%) and Flex Income Boost<sup>SM</sup> GLWB fee (1.50%) are calculated based on the withdrawal benefit base, charged at the end of each quarter, and deducted proportionately from the contract value. The rider fee percentage could be increased as a result of a step-up. Delaware Life will notify you in advance, and you can elect not to receive the step-up. The GLWB fee will never be greater than the set maximum GLWB fee.

Variable annuities are subject to investment risks, including the possible loss of principal. Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. The contract value is subject to market fluctuations and investment risk, so that, when withdrawn, it may be worth more or less than its original value, even when an optional living benefit is elected.

The withdrawal benefit base is not available for withdrawal and is not a guarantee of contract value. Withdrawals in excess of the maximum allowable limit may negatively impact the guarantee, including reducing and/or terminating your contract. While you may begin withdrawals at age 50, there may be tax implications for taking withdrawals prior to age 59½. Your withdrawal benefit base is not available for withdrawal and is used only to determine your lifetime withdrawal benefits.

Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Withdrawals, including required minimum distributions (RMDs), will reduce the contract value and may reduce the living and death benefits and any optional riders. Withdrawals may be subject to withdrawal charges.

Products, riders, and features may vary by state, may not be available in all states, and their numbers may vary by state. Ask your financial professional for more information. This brochure is a general description of the product.

Delaware Life does not provide tax or legal advice. Any tax discussion is for general informational purposes only. Clients should refer to their tax advisor for advice about their specific situation.

The Accelerator Prime® Variable Annuity is issued by Delaware Life Insurance Company and distributed by its affiliated broker-dealer, Clarendon Insurance Agency, Inc. (member FINRA) located at 230 3rd Avenue, Waltham, MA 02451.

Issued on Contract: ICC21-DLIC-VA-C-01 (state variations may apply)

Rider Numbers: ICC21-DLIC-VA-GLWB-01-IB, ICC21-DLIC-VA-GLWB-02-IC, ICC21-DLIC-VA-GLWBFLEX-01-IB, ICC21-DLIC-VA-GLWBFLEX-02-IC (state variations may apply)

Delaware Life Insurance Company, 10555 Group 1001 Way, Zionsville, IN 46077

**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**

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