

Timing is everything!

Empower your financial future with Lowest Starting Index Value

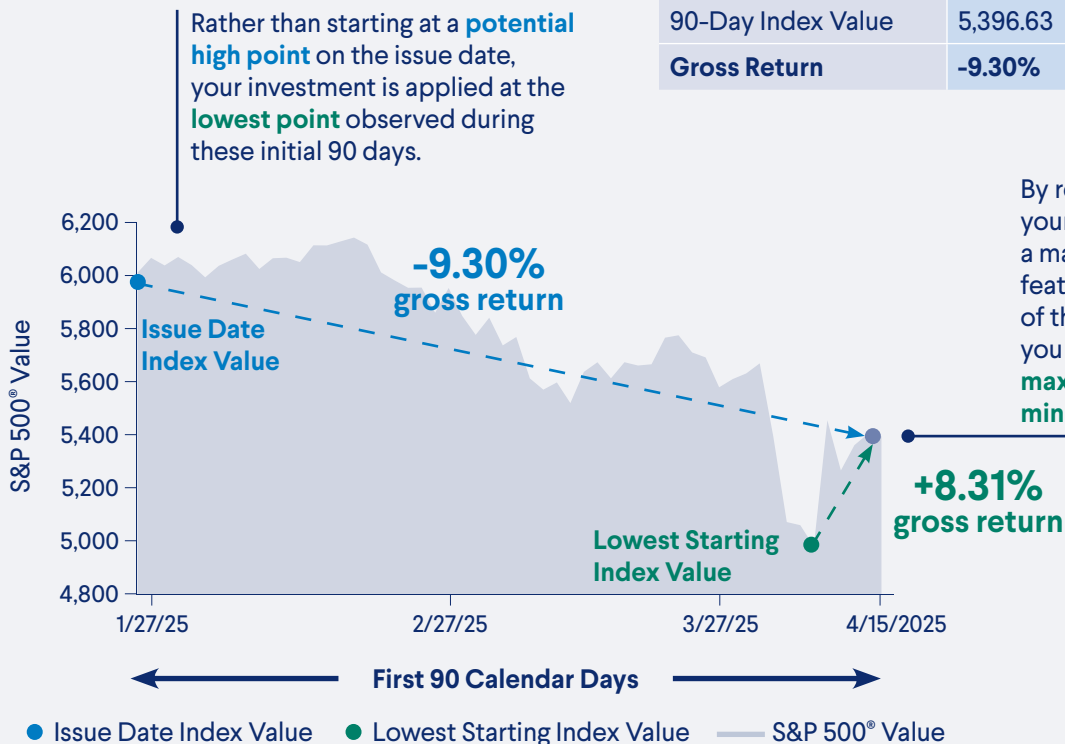
PrimeStart Bonus 10™ fixed index annuity is an insurance product designed to help you meet your long-term retirement needs. PrimeStart Bonus 10™ offers protection for your money against market downturns, with the opportunity for it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

PrimeStart Bonus 10™ also offers an exclusive, built-in feature called **Lowest Starting Index Value**. This feature is designed to put you in a better position to realize gains or minimize losses in your annuity contract right from the start. It is calculated based on the **lowest daily index value from the first 90 calendar days** of the annuity contract. Here's why that's important:

- It reduces the risk that your money is applied at a high point in the market.
- It puts you in a better position to start your investment journey with confidence and peace of mind.

How it works

Comparison	Issue Date Index Value	Lowest Starting Index Value
Beginning Index Value	5,949.91	4,982.77
90-Day Index Value	5,396.63	5,396.63
Gross Return	-9.30%	+8.31%



The chart on page one is a representation of fixed index annuity growth under varying market/index conditions and is not meant to represent the performance of any Delaware Life fixed index annuity product. This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included. The hypothetical performance of the fixed index annuity, as illustrated, assumes an initial payment using the S&P 500® index-based strategy. Different index-based strategies and interest-crediting options may produce different results. The amount of index interest credited at the end of the term year may be limited by index rates.

Standard & Poor's®

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Fixed index annuities are not securities, 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, may not be available in all states, and are available for an additional fee. 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 ICC22-DLIC-FIA, DLIC22-FIA. Policy and rider form numbers may vary by state.

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