



Snapshot: Flex Income BoostSM and Flex Income ControlSM GLWB

Delaware Life Accelerator Prime[®] Variable Annuity with optional **Guaranteed Lifetime Withdrawal Benefit (GLWB) riders**. Issued by Delaware Life Insurance Company.

Accelerator Prime[®] offers built-in flexibility—you can protect and grow your assets no matter where you are on your retirement journey. Potentially accumulate your retirement assets faster with the power of tax deferral and compounding growth, and later shift your focus to satisfying your need for lifetime income with an optional post-issue GLWB.

| | Flex Income Boost SM GLWB rider | Flex Income Control SM GLWB rider | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--|---------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-------------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-------|-------|-----|-------|-------|
| Summary | Opportunity for growth and higher income with bonuses and investment freedom | More balanced investing strategy and higher income guarantees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Election | <ul style="list-style-type: none"> Can be elected any time after one year from contract issue, or after the one-year waiting period Contract Value may not be greater than \$3 Million on the rider Election Date* May not be elected if you have an active GMAB or GMPB rider | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus rate¹ | 7.25% simple interest bonus | 7.25% simple interest bonus | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus period² | 10 years; starts on the contract anniversary following the rider Election Date. 10-year bonus period resets for step-ups in the first 10 years | 10 years; starts on the contract anniversary following the rider Election Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Step-up³ | Annual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment fund options | Open architecture: access to more than 90 investment fund options | Choose from a comprehensive range of designated investment fund options | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lifetime withdrawal percentages | <ul style="list-style-type: none"> If a GLWB is not elected at issue, the Lifetime Withdrawal Percentages in the charts below will automatically be included in your contract. If a Flex GLWB rider is elected, these percentages may be adjusted up or down on the election date, based on changes in U.S. Treasury rates.* <table border="1"> <thead> <tr> <th rowspan="7">Flex Income BoostSM</th> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> <th rowspan="7">Flex Income ControlSM</th> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>3.60%</td> <td>3.00%</td> <td>55-59</td> <td>4.00%</td> <td>3.40%</td> </tr> <tr> <td>60-64</td> <td>4.00%</td> <td>3.40%</td> <td>60-64</td> <td>4.80%</td> <td>4.20%</td> </tr> <tr> <td>65-69</td> <td>5.20%</td> <td>4.60%</td> <td>65-69</td> <td>6.00%</td> <td>5.40%</td> </tr> <tr> <td>70-74</td> <td>5.40%</td> <td>4.80%</td> <td>70-74</td> <td>6.20%</td> <td>5.60%</td> </tr> <tr> <td>75-79</td> <td>5.60%</td> <td>5.00%</td> <td>75-79</td> <td>6.40%</td> <td>5.80%</td> </tr> <tr> <td>80+</td> <td>5.80%</td> <td>5.20%</td> <td>80+</td> <td>6.60%</td> <td>6.00%</td> </tr> </tbody> </table> | | Flex Income Boost SM | Coverage age | Single life | Joint life | Flex Income Control SM | Coverage age | Single life | Joint life | 55-59 | 3.60% | 3.00% | 55-59 | 4.00% | 3.40% | 60-64 | 4.00% | 3.40% | 60-64 | 4.80% | 4.20% | 65-69 | 5.20% | 4.60% | 65-69 | 6.00% | 5.40% | 70-74 | 5.40% | 4.80% | 70-74 | 6.20% | 5.60% | 75-79 | 5.60% | 5.00% | 75-79 | 6.40% | 5.80% | 80+ | 5.80% | 5.20% | 80+ | 6.60% | 6.00% |
| Flex Income Boost SM | Coverage age | Single life | | Joint life | Flex Income Control SM | Coverage age | | Single life | Joint life | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 55-59 | 3.60% | | 3.00% | | 55-59 | | 4.00% | 3.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 60-64 | 4.00% | | 3.40% | | 60-64 | | 4.80% | 4.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 65-69 | 5.20% | | 4.60% | | 65-69 | | 6.00% | 5.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 70-74 | 5.40% | | 4.80% | | 70-74 | | 6.20% | 5.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 75-79 | 5.60% | | 5.00% | | 75-79 | | 6.40% | 5.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 80+ | 5.80% | 5.20% | 80+ | | 6.60% | 6.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lifetime Withdrawal Adjustment Factor | Determined on the rider Election Date and is based on B-A, where: <ul style="list-style-type: none"> A = Average of U.S. 10-year & 30-year Treasury Rates on the last business day of the month prior to the issue date B = Average of U.S. 10-year & 30-year Treasury Rates on the last business day of the month prior to the election date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue age range | 45-80; based on age at rider Election Date | 55-80; based on age at rider Election Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual GLWB fee^{4,5} | 1.35% for single or joint income | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GLWB termination | Yes, the GLWB riders can be voluntarily terminated after 5 years from the rider Election Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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What is a variable annuity?

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

A VA may help you:

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

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 the 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 options prospectuses. These prospectuses are available from your financial professional or www.delawarelife.com. Read them carefully before investing.

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 rider Election Date is the date that the guaranteed living benefit provided by the Flex Income BoostSM GLWB and Flex Income ControlSM GLWB is elected and activated. The Election Date cannot be prior to the end of the Election Lockout Period.

¹ During a bonus period, on the contract anniversary, we will calculate a bonus amount that may be included as part of the withdrawal benefit base every year during bonus period. The bonus amount will be equal to the current bonus base multiplied by the bonus rate. The initial bonus base is equal to the account value on the rider Election Date. It can increase for additional payments and is reduced for withdrawals. Please see the prospectus for additional details.

² The bonus period is a 10-year period before the income start date, measured from the contract anniversary following the rider Election Date. If the income start date is during the bonus period, the new withdrawal benefit base will be the higher of the current contract value or the current withdrawal benefit base—which includes a proportionate bonus amount to reflect the number of days elapsed since the last contract anniversary.

³ On each contract anniversary, if the contract value is higher than your withdrawal benefit base then your withdrawal benefit base will automatically increase to the contract value.

⁴ The current Flex Income BoostSM GLWB annual fee (1.35%) and Flex Income ControlSM GLWB annual fee (1.35%) is calculated based on the withdrawal benefit base, charged at the end of each quarter, and deducted proportionately from the contract value. The GLWB 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 rider fee will never be greater than a set maximum GLWB fee of 2.50%. The GLWB fee is in addition to fees and charges associated with the base variable annuity.

⁵ Single or joint life can be elected on your income start date, when you start taking lifetime withdrawals.

Guarantees, including optional riders, 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.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

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.

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.

Broker/dealer and state variations may apply. Contact your broker/dealer for availability.

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

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

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). Both companies are subsidiaries of Group 1001 Insurance Holdings, LLC (Group 1001).

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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