


# Snapshot: Momentum Growth™ Fixed Index Annuity

Core Annuity Features																							
Issue ages	18-80																						
Minimum initial premium payment	\$25,000 for both qualified and nonqualified money																						
Subsequent payments <sup>1</sup>	<ul style="list-style-type: none"> <li>Available before the first contract anniversary (modified single premium index annuity)</li> <li>Minimum: \$500</li> <li>Maximum total premium cannot exceed \$1M without prior approval</li> </ul>																						
Available indices & fixed account	Multiple index options and interest crediting strategies, plus 1-year fixed account <div style="float: right; text-align: center;">  <p>Scan or click for current rates</p> </div>																						
Surrender charge period <sup>2</sup> <i>State variations apply</i>	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Surrender charge %</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	Surrender charge %	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
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Surrender charge %	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%													
Free withdrawal amount <sup>3</sup>	10% of the total premium payments during the first contract year; greater of 10% of the last contract anniversary account value or required minimum distribution amount, if any, in the contract years thereafter																						
Market value adjustment <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; waived at death																						
Nursing home & terminal illness waivers <sup>4</sup>	<ul style="list-style-type: none"> <li>After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care.</li> <li>Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver and age 70 for the terminal illness waiver.</li> </ul>																						
Annuitization <sup>5</sup>	<ul style="list-style-type: none"> <li>Max annuitization age: 100</li> <li>Single life only; single life with period certain; joint and survivor life</li> </ul>																						
Death benefit	The greater of the account value or surrender value on the date we receive due proof of death																						
Index Features																							
VersaGain™	Momentum Growth offers index strategies with a unique built-in feature we refer to as "VersaGain." With the VersaGain feature, you can choose to either protect the interest you've accrued over the past term or put some, or all of it, at risk the following year in exchange for higher crediting rate(s). Each year you can choose to protect 100%, 50%, or 0% of your interest by adjusting your protected auto-credit percentage.																						
Index lock	You can elect to lock in your gains, thus locking the index value, in an index at any time during the year. Once those gains are locked in, they are locked in for the remainder of the year, regardless of how markets perform.																						

# What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. A FIA may help you:

- **Grow your money**—earn interest based on the performance of the indexed-linked crediting options or fixed account.
- **Protect your money**—lock in gains each year to protect your account value from market drops.
- **Convert your savings into retirement income, including income for life.**

<sup>1</sup> Subsequent premium not permitted after any owner/annuitant has attained age 80.

<sup>2</sup> All payments are free from surrender charges at the end of the surrender charge schedule.

<sup>3</sup> Withdrawals are taxed as ordinary income, and if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment.

<sup>4</sup> Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

<sup>5</sup> We may offer options other than those listed. Please refer to the contract for details.

Delaware Life annuities are long-term investment vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals.

Delaware Life annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details. Fixed index annuities are not securities and 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.

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

Policies and contracts are issued by Delaware Life Insurance Company. For use with policy form ICC24-DLIC-FIA-MSP. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state and may not be available in all states. Products may vary by firm/broker-dealer. Ask your financial professional for more information.

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.

This snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.

**delawarelife.com**

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**