

Delaware Life Growth Pathway® Fixed Index Annuity Rates

Growth Pathway® fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a combination of indexes or a specific market index.

With Growth Pathway®, we've put all the pieces together—and the picture keeps getting better!

View Snapshot



Contracts speak louder than words

1

Choice and Flexibility

An annuity designed to deliver more choice with the flexibility to match.

- Individual index and portfolio options offer flexibility to choose how your money grows.
- Additions can be made at any time and **will not extend** the surrender charge schedule.

2

Higher Minimum Growth

Precision Portfolios: A simple, tailored way to diversify returns and guarantee higher minimum growth.

- Choose a balanced or diversified portfolio.
- **Portfolio-linked Enhanced GMAV: 118% or 125%** of the initial premium less any withdrawals, at the 5th or 7th anniversary.^{1,3}

No cost
features

3

Locked Index Strategies

Create a secure, long-term level of interest rate protection with:

- 5-year Rate Lock Period options.²
- 7-year Rate Lock Period options.²

4

Guaranteed Minimum Account Value (GMAV)

Freedom to build your own portfolio and guarantee minimum growth.

- Individual index options you can customize the way you want.
- **Base GMAV: 115% or 121%** of the initial premium, less any withdrawals, at the 5th or 7th anniversary.¹

¹ Please refer to the disclosure statement for more details.

² This strategy is only available at contract issue. You must wait until the end of the 5-year or 7-year Lock Period to reallocate.

³ Premium must remain in the Precision Portfolio you select for the entire 5-year or 7-year surrender charge period to be eligible to receive the Enhanced GMAV.

Choice, Growth, Assurance

A powerful combination designed to protect and grow your savings



Precision Portfolios

You have access to Precision Portfolios. These two well-balanced and diversified multi-index allocation strategies are designed to give you a simple, tailored way to meet your retirement savings goals. They are constructed using set percentage allocations to the individual index strategies we offer from S&P, Janus Henderson, Invesco, Franklin Templeton, and First Trust, coupled with an allocation to the fixed account.¹

| Precision Portfolio Option #1 | |
|--|-----|
| S&P 500® 1-year Point-to-Point with Cap | 10% |
| S&P 500® 1-year Performance Trigger | 20% |
| Invesco QQQ ETF | 25% |
| Janus Henderson Adaptive Market Leaders U.S. Index | 30% |
| Fixed Account | 15% |

| Precision Portfolio Option #2 | |
|--|-----|
| S&P 500® 1-year Point-to-Point with Cap | 10% |
| S&P 500® 1-year Performance Trigger | 10% |
| Invesco QQQ ETF | 15% |
| Janus Henderson Adaptive Market Leaders U.S. Index | 20% |
| First Trust Capital Strength® Barclays 10% Index | 15% |
| Franklin SG Select Advantage Index | 15% |
| Fixed Account | 15% |

Guaranteed Minimum Account Value

Growth Pathway® includes, at no additional cost to you, the Guaranteed Minimum Account Value (GMAV) feature. If your annuity's account value has not grown by a minimum amount, GMAV ensures you'll receive a minimum percentage of credited interest after your annuity's 5-year or 7-year surrender period ends.²

Base GMAV

- **5-year surrender period**—guarantees that the account value will be at least **115%** of the initial premium, less withdrawals, at the **5th anniversary**.
- **7-year surrender period**—guarantees that the account value will be at least **121%** of the initial premium, less withdrawals, at the **7th anniversary**.

Enhanced GMAV

- **5-year surrender period**—guarantees that your account value will be at least **118%** of the initial premium, less withdrawals, at the **5th anniversary**, provided you are allocated to a Precision Portfolio.
- **7-year surrender period**—guarantees that your account value will be at least **125%** of the initial premium, less withdrawals, at the **7th anniversary**, provided you are allocated to a Precision Portfolio.

Locked Index Strategies

Growth Pathway® also provides clients with the flexibility to lock in today's high rates to create secure, long-term interest rate protection. Locked Index Strategies guarantee an Index Account Factor, such as a Cap Rate or Trigger Rate, for a set number of contract years ("Lock Period"). Locked Index Strategies are only available at issue. The rates are set at contract issue and will not change for each term during the Lock Period.³

Growth Pathway® 5 Fixed Index Annuity (Current as of 5/20/2024)

| Index | Term/Index Strategy | Less than \$25,000 | \$25,000 - \$99,999 | \$100,000 and over |
|--|---|--------------------|---------------------|--------------------|
| S&P 500® | 1-year Point-to-Point with Cap (Bailout Cap Rate: 5.15%) | 8.50% | 10.00% | 11.00% |
| | 1-year Point-to-Point with Cap and 5-year Rate Lock* | 7.50% | 8.50% | 9.00% |
| | 1-year Performance Trigger | 7.25% | 8.00% | 8.50% |
| | 1-year Performance Trigger with 5-year Rate Lock* | 6.05% | 6.55% | 7.05% |
| | 1-year Point-to-Point w/Participation | 50% | 55% | 60% |
| Invesco QQQ ETF | 1-year Point-to-Point w/Cap | 8.25% | 8.75% | 9.25% |
| First Trust Capital Strength® Barclays 10% Index | 1-year Point-to-Point w/Participation | 70% | 80% | 90% |
| Janus Henderson Adaptive Market Leaders U.S. Index | 1-year Point-to-Point w/Participation | 115% | 130% | 145% |
| Franklin SG Select Advantage Index | 1-year Point-to-Point w/Participation | 100% | 115% | 130% |
| 1-year Fixed Rate | 1-year Term | 4.30% | 4.60% | 4.85% |

Growth Pathway® 7 Fixed Index Annuity (Current as of 5/20/2024)

| Index | Term/Index Strategy | Less than \$25,000 | \$25,000 - \$99,999 | \$100,000 and over |
|--|---|--------------------|---------------------|--------------------|
| S&P 500® | 1-year Point-to-Point with Cap (Bailout Cap Rate: 5.15%) | 8.75% | 10.25% | 11.25% |
| | 1-year Point-to-Point with Cap and 7-year Rate Lock* | 7.75% | 8.75% | 9.25% |
| | 1-year Performance Trigger | 7.50% | 8.25% | 8.75% |
| | 1-year Performance Trigger with 7-year Rate Lock* | 6.25% | 6.75% | 7.25% |
| | 1-year Point-to-Point w/Participation | 55% | 60% | 65% |
| Invesco QQQ ETF | 1-year Point-to-Point w/Cap | 8.50% | 9.00% | 9.50% |
| First Trust Capital Strength® Barclays 10% Index | 1-year Point-to-Point w/Participation | 75% | 85% | 95% |
| Janus Henderson Adaptive Market Leaders U.S. Index | 1-year Point-to-Point w/Participation | 125% | 140% | 155% |
| Franklin SG Select Advantage Index | 1-year Point-to-Point w/Participation | 110% | 125% | 140% |
| 1-year Fixed Rate | 1-year Term | 4.30% | 4.60% | 4.85% |

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

*Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate.

For more information on the indexes we offer, please click the following link:

<https://www.delawarelife.com/content/gp-tm-index-disclosures>

Or visit our website: <https://www.delawarelife.com/product/growth-pathway>

- ¹ Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you will have the option to transfer the entirety of that amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.
- ² To be eligible for the Enhanced GMAV, you must allocate 100% of your initial premium payment to a Precision Portfolio option and your Account Value must remain allocated to that preset allocation option until the end of the Benefit Holding Period (currently 5 or 7 years) and matches your Surrender Charge Period. Reallocations will result in a reduced GMAV Factor of either 115% after 5 years or 121% after 7 years, respectively.
- ³ Reallocations are restricted during the Lock Period. You may only reallocate out of Index Accounts with the "Lock" feature on the contract anniversary that coincides with the end of the Lock Period, which currently matches the length of the Surrender Charge Period. Locked Index Accounts will not be available for renewal at the end of the Lock Period. You may send us new allocation instructions by the date provided in the applicable renewal notice. If we do not receive new instructions, we will automatically reallocate any Account Value in a Locked Index Account to the same Index Account without a lock.

Delaware Life

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. The surrender value will not be less than the minimum value required by your state. Growth Pathway® fixed index annuity 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 Growth Pathway® product brochure.

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.

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.

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