

Delaware Life Growth Pathway® Fixed Index Annuity Rates

Current as of 07/01/2025

Growth Pathway® fixed index annuity is an insurance product that offers protection for your money against market downturns—with opportunities to capture gains during market upturns. With Growth Pathway®, you can earn interest based on the performance of one index or a combination of indexes.

Contracts speak louder than words

Guaranteed Minimum Account Value (GMAV)

Take protection and growth to the next level.

- Guarantees a minimum amount of credited interest for the length of the surrender charge period.
- Assures your money will grow regardless of how markets perform.

Locked Index Strategies

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

- 5-year or 7-year Rate Lock Period options.¹
- Available on both Cap and Performance Trigger strategies.

No cost features

Choice and Flexibility

Valuable features that make Growth Pathway® a difference-maker.

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

Bailout Provision

An additional form of interest rate protection.

- Provides renewal rate protection.
- Offers additional liquidity up to the full account value should original rates fall below the Bailout Cap Rate.²

Guaranteed Minimum Account Value

Two levels of extra protection with guaranteed upside

Build-your-own-portfolio	Precision Portfolios
<div>GMAV<ul style="list-style-type: none">5-year surrender period—guarantees your account value will be at least 115% of the initial premium, less withdrawals, at the 5th anniversary.⁴7-year surrender period—guarantees your account value will be at least 121% of the initial premium, less withdrawals, at the 7th anniversary.⁴</div>	<div>Enhanced GMAV³<ul style="list-style-type: none">5-year surrender period—guarantees your account value will be at least 118% of the initial premium, less withdrawals, at the 5th anniversary.^{4,5}7-year surrender period—guarantees your account value will be at least 125% of the initial premium, less withdrawals, at the 7th anniversary.^{4,5}</div>

Growth Pathway® Fixed Index Annuity with 5-year and 7-year Surrender Charge Schedules							
		Growth Pathway® 5			Growth Pathway® 7		
Index	Term/Index Strategy	Less than \$25,000	\$25,000 - \$99,999	\$100,000 and over	Less than \$25,000	\$25,000 - \$99,999	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	7.50%	9.00%	10.00%	7.75%	9.25%	10.25%
	Bailout Cap Rate	4.00%			4.00%		
	1-year Point-to-Point with Cap and Rate Lock ⁶	6.70%	7.70%	8.20%	7.00%	8.00%	8.50%
	1-year Performance Trigger	6.50%	7.25%	7.75%	6.75%	7.50%	8.00%
	1-year Performance Trigger with Rate Lock ⁶	6.05%	6.55%	7.05%	6.25%	6.75%	7.25%
	1-year Point-to-Point w/Participation Rate	45%	50%	55%	50%	55%	60%
Invesco QQQ ETF	1-year Point-to-Point w/Cap	7.00%	8.50%	9.50%	7.25%	8.75%	9.75%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point w/Participation Rate	70%	80%	85%	75%	85%	90%
Janus Henderson Adaptive Market Leaders U.S. Index	1-year Point-to-Point w/Participation Rate	115%	130%	140%	120%	135%	145%
Franklin SG Select Advantage Index	1-year Point-to-Point w/Participation Rate	100%	110%	125%	105%	115%	130%
1-year Fixed Rate	1-year Term	4.20%	4.50%	4.75%	4.25%	4.55%	4.80%

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

Precision Portfolios

A one-step, tailored approach to allocating your savings

With Growth Pathway®, you have the option to choose an individual index or build a customized portfolio by combining index strategies. You also have access to two diversified multi-index portfolios called **Precision Portfolios**. 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. They are designed to give you a one-step, tailored way to meet your retirement savings goals.⁷

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%


What are the differences between the two Portfolios?

Precision Portfolios allow you to select a pre-defined index allocation that may match your retirement goals and risk tolerance. Precision Portfolios offer you the flexibility to choose how you allocate your savings. The option you choose is based on which one more closely matches your retirement goals and risk tolerance. Here is what makes them unique:

- **Precision Portfolio Option 1** provides a higher exposure to equities creating more opportunities for the portfolio to capture gains and take advantage of market fluctuations—in turn potentially providing higher interest earnings.
- **Precision Portfolio Option 2** provides exposure to equities through allocations to indexes with volatility controls. This design creates more consistent returns with lower index fluctuation to the portfolio.

Click or scan to view the Growth Pathway® product snapshot

View Snapshot



Please click or scan to view more information on the indexes we offer



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

- ¹ Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate.
- ² Allows for full or partial withdrawals from your annuity contract, without surrender charges, if the renewal cap rate for the S&P 500[®] 1-year point-to-point with cap strategy falls below the bailout cap rate, regardless of your current allocations.
- ³ 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.
- ⁴ Please refer to the disclosure statement for more details.
- ⁵ 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.
- ⁶ Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate. The Rate Lock Period is 5-years for Growth Pathway[®] 5 and 7-years for Growth Pathway[®] 7.
- ⁷ 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.

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.

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.

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 form ICC22-DLIC-FIA, DLIC22-FIA. Policy and rider form numbers may vary by state.

Delaware Life is not an investment advisory firm and does not provide investment advice.

delawarelife.com

**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**

© 2025 Delaware Life Insurance Company. All rights reserved.