

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.

Growth Pathway® reminds us that when choosing a fixed index annuity, there is more to consider than just the initial one-year rate:

View Snapshot



1

Guaranteed Minimum Account Value (GMAV)

Guarantees the Account Value will be at least:

- **115%** of the initial premium, less any withdrawals, at the 5th anniversary.¹
- **121%** of the initial premium, less any withdrawals, at the 7th anniversary.¹

2

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

**Built-in
protection
features at no
additional
cost**

3

Guaranteed Minimum Interest Rate (GMIR)

Guarantees that the fixed rate we offer...

- Will never be lower than 3%.
- Is for the life of your annuity.

4

Flexibility

Flexible premium with a non-rolling surrender schedule means...

- You can make additions at any time.
- Additions **will not extend** the surrender schedule.

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.

Growth Pathway® 5 Fixed Index Annuity (Current as of 04/01/2024)

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%)	8.25%	9.75%	10.75%
	1-year Point-to-Point with Cap and 5-year Rate Lock*	7.25%	8.25%	8.75%
	1-year Performance Trigger	7.25%	8.00%	8.50%
	1-year Performance Trigger with 5-year Rate Lock*	5.80%	6.30%	6.80%
	1-year Point-to-Point w/Participation	50%	55%	60%
	1-year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 60% SP 2%	PR 65% SP 2%	PR 70% SP 2%
Morgan Stanley Global Opportunities Index	1-year Point-to-Point w/Participation	145%	155%	165%
First Trust Capital Strength® Barclays 5% Index	1-year Point-to-Point w/Participation	155%	165%	175%
RBA Select Equity Yield CIBC 5% Index	1-year Point-to-Point w/Participation	170%	185%	195%
1-year Fixed Rate	1-year Term	4.30%	4.60%	4.85%

Growth Pathway® 7 Fixed Index Annuity (Current as of 04/01/2024)

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 7-year Rate Lock*	7.50%	8.50%	9.00%
	1-year Performance Trigger	7.25%	8.00%	8.50%
	1-year Performance Trigger with 7-year Rate Lock*	6.00%	6.50%	7.00%
	1-year Point-to-Point w/Participation	50%	55%	60%
	1-year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 60% SP 2%	PR 65% SP 2%	PR 70% SP 2%
Morgan Stanley Global Opportunities Index	1-year Point-to-Point w/Participation	145%	155%	165%
First Trust Capital Strength® Barclays 5% Index	1-year Point-to-Point w/Participation	155%	165%	175%
RBA Select Equity Yield CIBC 5% Index	1-year Point-to-Point w/Participation	170%	185%	195%
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.

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

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- The Index may not increase in value due to a number of factors and as a result there may be no interest credited to the annuity contract.
- Because the Index has a consistent volatility target, the Index performance will not match the performance of the underlying Index components and may dampen the performance of the Index in rising markets.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index may be composed of a small number of index components at any given time and the performance of the Index involves risk associated with international and U.S. equities and bonds, commodities, and precious metals, which may impact the Index value and the interest credited to the annuity contract.

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Delaware Life

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