


Snapshot: Apex MYGA[®] Fixed Annuity

Core annuity features																																	
Issue age range	18-85																																
Premium	<ul style="list-style-type: none"> • Minimum: \$10,000 nonqualified; \$5,000 qualified • Maximum: \$1,000,000 per owner without prior approval 																																
Plan types	Nonqualified and qualified IRA, SEP-IRA (rollover/transfers), and Roth IRA																																
Guarantee periods	3, 5, or 7 years Premium may be allocated to more than one interest guarantee period (subject to meeting minimum allocation amounts) <div style="float: right; text-align: right;">  <p>Scan or click for current rates</p> </div>																																
Free withdrawal amount¹	In the first contract year, 10% of total premiums paid, or the required minimum distribution (RMD) amount, if greater, can be withdrawn free of surrender charges. In the second contract year and thereafter, 10% of the most recent contract anniversary value, or RMD, if greater.																																
Surrender charges	3-, 5-, or 7-year surrender charge period <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td></td> <td></td> </tr> <tr> <td>7-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> </tr> </tbody> </table>	Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	3-Year	9%	8%	7%					5-Year	9%	8%	7%	6%	5%			7-Year	9%	8%	7%	6%	5%	4%	3%
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Market value adjustment <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.																																
Systematic withdrawals	May be taken annually, semiannually, quarterly, or monthly <ul style="list-style-type: none"> • Minimum amount is \$100 • Minimum account value of \$2,000 must be maintained 																																
Annuitization options	<ul style="list-style-type: none"> • Max annuitization age: 95 • Single-life only; single-life with period certain; joint and survivor life Please refer to the contract for additional details																																
Death benefit	Greater of account value or surrender value																																
Additional no-cost benefits																																	
Nursing home & terminal illness waivers²	<ul style="list-style-type: none"> • 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. • Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver. 																																

¹ Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals may result in a surrender charge or a market value adjustment (MVA).

² Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

What is a fixed annuity?

A fixed annuity (FA) is an insurance product that is designed to help you meet your long-term retirement needs. An FA can help you:

- **Grow savings at a predictable, guaranteed fixed rate.**
- **Benefit from tax-deferred growth**— pay no taxes on any interest earnings until they are withdrawn.
- **Guarantee your principal and any interest**—when you hold your contract for the full guarantee period (and make no withdrawals).
- **Convert your savings into retirement income, including income for life.**

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 Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

There is no additional tax benefit to purchasing an annuity within a qualified retirement plan. If you choose to purchase an annuity in a qualified retirement plan, you should do so for reasons other than tax deferral, such as the features and benefits of the annuity.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company. For use with Delaware Life Insurance Company base policy forms ICC20-DLIC-MYGA and DLIC20-MYGA and state-specific variations where applicable. 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. This material may not be approved in all states. Ask your financial professional for more information.

Annuity products are offered by Delaware Life Insurance Company (Waltham, MA).

Delaware Life Insurance Company (Waltham, MA) 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**