

# Delaware Life Retirement Stages Select<sup>SM</sup> Fixed Index Annuity Rates

Current as of 12/04/2023

Retirement Stages Select<sup>®</sup> 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 specific market index, or a combination of indexes. Retirement Stages Select<sup>®</sup> offers:

- **Guaranteed Minimum Account Value (GMAV)** – Built-in feature that guarantees the account value will be at least 115% or 121% of the initial premium, less any withdrawals, at the 5th or 7th anniversary, regardless of index performance.
- **Bailout Endorsement** – This included benefit offers renewal rate protection for your annuity. Please see below for the current Bailout Cap Rate and associated Index Strategy.
- Flexible premium payments that don't extend the surrender charge period.

View Snapshot



## Retirement Stages Select<sup>®</sup> 5 Fixed Index Annuity

with 5-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500 <sup>®</sup>	1-year Point-to-Point with Cap (Bailout Cap Rate: 5.15%)	<b>10.50%</b>	<b>11.50%</b>
	1-Year Performance Trigger	<b>8.75%</b>	<b>9.25%</b>
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR <b>75%</b> SP <b>2%</b>	PR <b>80%</b> SP <b>2%</b>
Morgan Stanley Global Opportunities Index	1-year Point-to-Point w/Participation	<b>150%</b>	<b>160%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-year Point-to-Point w/Participation	<b>160%</b>	<b>170%</b>
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Participation	<b>175%</b>	<b>185%</b>
Fixed Rate	1-Year Term	<b>5.10%</b>	<b>5.35%</b>

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

## Retirement Stages Select® 7 Fixed Index Annuity

with 7-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap (Bailout Cap Rate: 5.15%)	<b>10.50%</b>	<b>11.50%</b>
	1-Year Performance Trigger	<b>8.75%</b>	<b>9.25%</b>
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR <b>75%</b>	PR <b>80%</b>
		SP <b>2%</b>	SP <b>2%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>150%</b>	<b>160%</b>
First Trust Capital Strength® Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>160%</b>	<b>170%</b>
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Participation	<b>175%</b>	<b>185%</b>
Fixed Rate	1-Year Term	<b>5.10%</b>	<b>5.35%</b>

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

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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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