

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

Current as of 12/02/2024

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 110% or 115% 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 Index Account Lock** – Available on select index strategies, this feature offers crediting rates that are set and locked in at contract issue and are guaranteed for the length of the surrender period, providing you with long-term interest rate protection.

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: 3.00%)	<b>9.00%</b>	<b>10.00%</b>
	1-Year Performance Trigger	<b>6.50%</b>	<b>7.75%</b>
	1-Year Point-to-Point w/Participation Rate	<b>40%</b>	<b>45%</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index	1-year Point-to-Point w/Participation Rate	<b>65%</b>	<b>70%</b>
Goldman Sachs Canopy Index	1-year Point-to-Point w/ Flex-Lock Participation Rate <sup>1</sup>	<b>95%</b>	<b>105%</b>
First Trust Capital Strength <sup>®</sup> Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit <sup>1,2</sup>	<b>80%</b>	<b>90%</b>
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout <sup>1,3</sup>	PR: <b>150%</b>	PR: <b>170%</b>
		Boost: <b>2.00%</b>	Boost: <b>2.00%</b>
1-year Fixed Rate	1-Year Term	<b>4.35%</b>	<b>4.60%</b>

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

<sup>1</sup> Index Accounts that include a Flex-Lock feature will not be available for renewal at the end of the Surrender Charge 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 Flex-Lock Index Account to the same Index Account without a Flex-Lock.

<sup>2</sup> The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

<sup>3</sup> The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

## 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: 3.00%)	<b>9.25%</b>	<b>10.25%</b>
	1-Year Performance Trigger	<b>6.75%</b>	<b>7.85%</b>
	1-Year Point-to-Point w/Participation Rate	<b>45%</b>	<b>50%</b>
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point w/Participation Rate	<b>70%</b>	<b>75%</b>
Goldman Sachs Canopy Index	1-year Point-to-Point w/ Flex-Lock Participation Rate <sup>1</sup>	<b>100%</b>	<b>110%</b>
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit <sup>1,2</sup>	<b>85%</b>	<b>95%</b>
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout <sup>1,3</sup>	PR: <b>160%</b>	PR: <b>180%</b>
		Boost: <b>2.00%</b>	Boost: <b>2.00%</b>
1-year Fixed Rate	1-Year Term	<b>4.40%</b>	<b>4.65%</b>

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

<sup>1</sup> Index Accounts that include a Flex-Lock feature will not be available for renewal at the end of the Surrender Charge 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 Flex-Lock Index Account to the same Index Account without a Flex-Lock.

<sup>2</sup> The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

<sup>3</sup> The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

### Standard & Poor's®

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