



Delaware Life Retirement Stages SelectSM Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

All rates are for new applications only. Renewal rates may be different than those listed.

► **Current as of 06/01/23**

Fixed Index Annuity

Retirement Stages SelectSM 5 Fixed Index Annuity¹

With 5-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-Year Point-to-Point w/Cap	9.50%	9.50%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 40%	PR 40%
		SP 2%	SP 2%
	1-Year Point-to-Point Performance Trigger	7.50%	7.50%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point with Participation Rate	150%	150%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point with Participation Rate	140%	140%
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point with Participation Rate	160%	160%
1-Year Fixed Rate	1-Year Term	3.75%	3.75%

¹ Current Bailout Cap Rate for Delaware Life Retirement Stages SelectSM 5 is **5.15%**

Fixed Index Annuity (continued)

Retirement Stages SelectSM 7 Fixed Index Annuity²

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-Year Point-to-Point w/Cap	9.50%	9.50%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 40%	PR 40%
		SP 2%	SP 2%
	1-Year Point-to-Point Performance Trigger	7.50%	7.50%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point with Participation Rate	150%	150%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point with Participation Rate	140%	140%
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point with Participation Rate	160%	160%
1-Year Fixed Rate	1-Year Term	3.75%	3.75%

¹ Current Bailout Cap Rate for Delaware Life Retirement Stages SelectSM 7 is **5.15%**

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- 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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