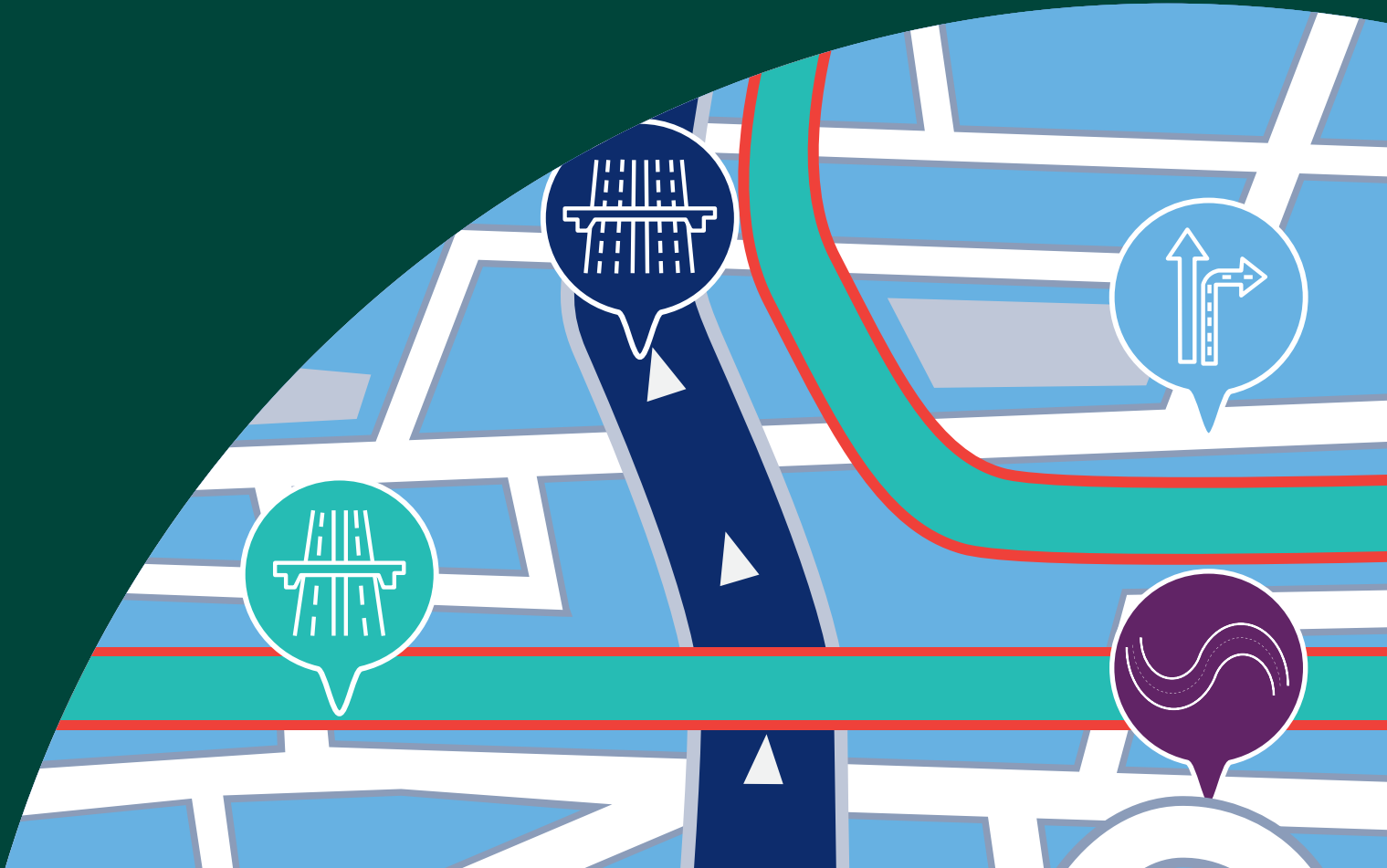




Accelerator Prime[®] Variable Annuity


Product & Benefits Overview



Accelerator Prime[®] Variable Annuity (APVA)

Product Highlights

Accelerator Prime[®] Variable Annuity is an investment vehicle built specifically for retirement. It provides you with the ability to invest tax deferred and the opportunity for you to receive payments for life.¹




Standard contract features										
Maximum issue age	85									
Purchase payments	Minimum \$10,000 (nonqualified); \$6,000 (qualified); minimum additional \$500									
Annual contract fee	\$30 annually; fee is waived if the contract value is \$100,000 or higher on contract anniversary									
Asset charge	1.20% deducted from the contract value									
Withdrawal charges	7-Year Schedule									
	Contract Year	1	2	3	4	5	6	7	8+	
	Withdrawal Charge	8%	7%	6%	6%	5%	4%	3%	0%	
Note: Each premium payment has its own 7-year withdrawal charge schedule										
Free-withdrawal amount	10% of the total purchase payments during the first contract year; 10% of the last contract anniversary value or required minimum distribution (RMD), if greater, in the contract years thereafter									
Investments										
Investment fund options	Access to more than 90 investment fund options from leading managers								For investment manager details, click or scan here	
Fund expenses	Minimum 0.45%/maximum 1.47%; deducted from the contract value									
Included benefits for no additional fee(s)										
Portfolio rebalancing	Optional; quarterly frequency									
Fixed account	One-year guarantee; not available with optional living benefit riders									
Dollar-cost averaging (DCA)	6-month or 12-month schedules available; available with all optional riders									
Nursing Home & Terminal illness waivers	After the first contract anniversary, there are no early withdrawal charges for a one-time withdrawal. Subject to state availability and restrictions									
Optional protection benefits for additional fee(s)										
Income protection	<ul style="list-style-type: none"> Income BoostSM and Flex Income BoostSM Guaranteed Lifetime Withdrawal Benefits Income ControlSM and Flex Income ControlSM Guaranteed Lifetime Withdrawal Benefits 									
Asset protection	<ul style="list-style-type: none"> ArmorSM Guaranteed Minimum Accumulation Benefit riders ArmorSM Flex Guaranteed Market Protection Benefits riders 									
Legacy protection	<ul style="list-style-type: none"> Return of Premium (ROP) rider Highest Anniversary Value (HAV) rider 									

¹ You may take periodic or systematic withdrawals or annuitize. You can also choose from among several annuity payment options for you or for you and your spouse (if you purchase a joint contract).

Income protection

Guaranteed Lifetime Withdrawal Benefit (GLWB) riders

Offers a unique combination of features designed to help grow your money, protect it from market downturns and create stable income that is guaranteed to last a lifetime. There are two income protection options designed to address your goals when planning for income in retirement:

	Income Boost SM GLWB	Income Control SM GLWB																																										
Goals	<p>You are seeking growth potential and investment freedom with income guarantees</p> <p>View brochure </p>	<p>You want higher income guarantees with growth potential</p> <p>View brochure </p>																																										
Issue ages	45-80	55-80																																										
Investment fund options	Access to more than 90 investment fund options	Choose from a comprehensive range of blended investment fund options																																										
Bonus rate	7.50% simple interest	7.50% simple interest																																										
Bonus period	10 years or until Income Start Date, if sooner. For each step-up during the initial bonus period, the bonus period restarts	10 years or until Income Start Date, if sooner																																										
Step-up	Annual	Annual																																										
Flexibility	<ul style="list-style-type: none"> • Wait until you are ready to take income before choosing a lifetime income option • Receive either a pro-rated benefit base bonus or an additional step-up on the date lifetime income is turned on • If income guarantees are no longer needed, you can cancel the GLWB after 5 years 																																											
Lifetime withdrawal percentages	<table border="1"> <thead> <tr> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>60-64</td> <td>4.25%</td> <td>3.75%</td> </tr> <tr> <td>65-69</td> <td>5.40%</td> <td>4.90%</td> </tr> <tr> <td>70-74</td> <td>5.60%</td> <td>5.10%</td> </tr> <tr> <td>75-79</td> <td>5.80%</td> <td>5.30%</td> </tr> <tr> <td>80+</td> <td>6.00%</td> <td>5.50%</td> </tr> </tbody> </table>	Coverage age	Single life	Joint life	55-59	4.00%	3.50%	60-64	4.25%	3.75%	65-69	5.40%	4.90%	70-74	5.60%	5.10%	75-79	5.80%	5.30%	80+	6.00%	5.50%	<table border="1"> <thead> <tr> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>4.25%</td> <td>3.75%</td> </tr> <tr> <td>60-64</td> <td>4.80%</td> <td>4.30%</td> </tr> <tr> <td>65-69</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>70-74</td> <td>6.35%</td> <td>5.85%</td> </tr> <tr> <td>75-79</td> <td>6.60%</td> <td>6.10%</td> </tr> <tr> <td>80+</td> <td>6.75%</td> <td>6.25%</td> </tr> </tbody> </table>	Coverage age	Single life	Joint life	55-59	4.25%	3.75%	60-64	4.80%	4.30%	65-69	6.00%	5.50%	70-74	6.35%	5.85%	75-79	6.60%	6.10%	80+	6.75%	6.25%
Coverage age	Single life	Joint life																																										
55-59	4.00%	3.50%																																										
60-64	4.25%	3.75%																																										
65-69	5.40%	4.90%																																										
70-74	5.60%	5.10%																																										
75-79	5.80%	5.30%																																										
80+	6.00%	5.50%																																										
Coverage age	Single life	Joint life																																										
55-59	4.25%	3.75%																																										
60-64	4.80%	4.30%																																										
65-69	6.00%	5.50%																																										
70-74	6.35%	5.85%																																										
75-79	6.60%	6.10%																																										
80+	6.75%	6.25%																																										
Annual cost¹	1.35% of the withdrawal benefit base for both Single and Joint Life options	1.35% of the withdrawal benefit base for both Single and Joint Life options																																										
Benefit Election	<ul style="list-style-type: none"> • Income BoostSM GLWB and Income ControlSM GLWB riders must be elected at contract issue • Flex Income BoostSM GLWB and Flex Income ControlSM GLWB riders can be elected post contract issue <p> For Flex GLWB details, click or scan here</p>																																											

¹ Deducted from the contract value at the end of each quarter.

Asset protection

Guaranteed Minimum Accumulation Benefit (GMAB) riders

Shields you from market loss by guaranteeing a minimum contract value at the end of the rider term. Having this type of 'floor guarantee' means you can participate in the market confidently, knowing you're protected from sudden market swings and prolonged market downturns.

	Armor Seven SM GMAB rider	Armor Ten SM GMAB rider
Goals	You are seeking greater investment protection without sacrificing upside	
Issue ages	0-80	0-80
GMAB factor	100%	110%
GMAB term	7 years	10 years
GMAB base¹	The GMAB base is equal to purchase payments made within the first 90 days of the initial term, plus any adjusted subsequent purchase payments, multiplied by the GMAB factor. Withdrawals reduce the benefit proportionally	
GMAB credit	At the term end date, if the contract value is less than the GMAB base, the GMAB credit will be added to restore it to the guaranteed contract value	
Investment fund options	Choose from a comprehensive range of blended investment fund options	
Annual cost²	0.60% of GMAB base	0.60% of GMAB base
Benefit election	<ul style="list-style-type: none"> • Must be elected at issue • May not be voluntarily terminated 	

Guaranteed Market Protection Benefit (GMPB) riders

Provides you with a measure of protection from market downturns by covering a specified amount of loss that might occur over the guaranteed term. This type of 'buffer protection'—covering the first 10% or 20% in market losses—helps you feel confident staying invested when markets become volatile.

	Armor Flex Seven SM GMPB rider	Armor Flex Ten SM GMPB rider
Goals	You want maximum investment upside with some downside protection	
Issue ages	0-80	0-80
GMPB buffer factor	10%	20%
GMPB term	7 years	10 years
GMPB base	The GMPB base includes purchase payments made within the first 90 days of the initial term and is reduced proportionally by withdrawals	
GMPB credit	At the term end date, if the contract value has decreased, the contract will receive a credit which is limited by the GMPB buffer	
Investment fund options	Access to more than 90 investment fund options	
Annual cost²	0.35% of GMPB base	0.35% of GMPB base
Benefit election	<ul style="list-style-type: none"> • Must be elected at issue • May be voluntarily terminated if the current contract value divided by the GMPB base exceeds the GMPB cancellation threshold 	

¹ Please see the prospectus for adjustment factors applied to purchase payments made after the first 90 days.

² Deducted from the contract value at the end of each quarter.

Legacy protection

Death benefit riders

Leave a legacy for your loved ones. There are two legacy protection options that can help preserve principal or help preserve principal and capture investment gains.

	Return of Premium (ROP) rider	Highest Anniversary Value (HAV) rider ¹
Goals	You want wealth preservation with growth opportunity	You are seeking more growth opportunity with wealth preservation
Death benefit base	Guarantees beneficiaries will receive the greater of: <ul style="list-style-type: none"> • The current contract value, or • Initial purchase payments (and any additional payments made), adjusted proportionally for withdrawals 	Guarantees beneficiaries will receive the greater of: <ul style="list-style-type: none"> • The current contract value, or • Initial purchase payments (and any additional payments made) adjusted proportionally for withdrawals, or • The highest anniversary contract value on any contract anniversary prior to age 81, adjusted proportionally for withdrawals
Issue ages	0-80	0-75
Investment fund options	Access to more than 90 investment fund options	
Annual cost²	0.10% of ROP base	0.25% of HAV base
Benefit election	<ul style="list-style-type: none"> • Must be elected at issue • May be voluntarily terminated at any time 	

¹ HAV rider is not available in California.

² Deducted from the contract value at the end of each quarter

Investments

APVA offers more than 90 investment fund options from well-known, well-respected money managers. This gives you the control to diversify your portfolio and the ability to create a customized strategy that reflects your personal retirement investment goals.

DOMESTIC LARGE-CAP
American Funds IS® Growth-Income Fund
ClearBridge Variable Appreciation Portfolio
ClearBridge Variable Dividend Strategy Portfolio
First Trust Capital Strength VIT Portfolio
Franklin Rising Dividends VIP Fund
Goldman Sachs VIT U.S. Equity Insights Fund
Invesco V.I. Main Street Fund
Invesco V.I. Equally-Weighted S&P 500 Fund
MFS® VIT Investors Trust Series
MFS® VIT II Core Equity Portfolio
Putnam VT Research
AB VPS Large Cap Growth Portfolio
American Funds IS® Growth Fund
BlackRock Large Cap Growth Equity V.I. Fund
MFS® VIT Growth Series
Morgan Stanley VIF Growth Portfolio
Putnam VT Sustainable Leaders Fund
T. Rowe Price Blue Chip Growth Portfolio
AB VPS Relative Value Portfolio
BlackRock Equity Dividend V.I. Fund
Columbia VP Select Large Cap Value Fund
Invesco V.I. Diversified Dividend Fund
MFS® VIT Value Series
Putnam VT Large Cap Value
T. Rowe Price Equity Income Portfolio

SMALL- AND MID-CAP
ClearBridge Variable Mid Cap Portfolio
Invesco V.I. Discovery Mid Cap Growth Fund
Janus Henderson VIT Enterprise Portfolio
Janus Henderson VIT Mid Cap Value Portfolio
MFS® VIT Mid Cap Growth Series
MFS® VIT III Mid Cap Value Portfolio
Putnam VT Sustainable Future Fund
AB VPS Small Cap Growth Portfolio
AB VPS Discovery Value Portfolio
Franklin Small Cap Value VIP Fund
MFS® VIT New Discovery Series
MFS® VIT III Blended Research Small Cap Equity Portfolio
MFS® VIT III New Discovery Value Portfolio

FIXED INCOME
BlackRock Total Return V.I. Fund
Invesco V.I. Core Plus Bond Fund
Lord Abbett Series Bond-Debenture Portfolio
Lord Abbett Series Short Duration Income Portfolio
MFS® VIT Total Return Bond Series
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)
PIMCO VIT Total Return Portfolio
Putnam VT Income Fund
Western Asset Core Plus VIT Portfolio
MFS® VIT II U.S. Government Money Market Portfolio



Scan or click for fund performance

Blended investment fund options¹

GLOBAL EQUITY

American Funds IS [®] New World Fund
Templeton Developing Markets VIP Fund
American Funds IS [®] Global Balanced Fund
American Funds IS [®] International Fund
First Trust International Developed Capital Strength VIT Portfolio
MFS [®] VIT II Global Growth Portfolio

SPECIALTY/SECTOR

MFS [®] VIT II Technology Portfolio
MFS [®] VIT III Global Real Estate Portfolio
Morgan Stanley VIF Global Infrastructure Portfolio
PIMCO CommodityRealReturn [®] Strategy Portfolio
Putnam VT Global Health Care Fund
Janus Henderson VIT Global Technology and Innovation Portfolio
MFS [®] VIT Utilities Series
T. Rowe Price Health Sciences Portfolio

AGGRESSIVE ALLOCATION

Franklin Mutual Shares VIP Fund
Lazard Retirement Global Dynamic Multi-Asset Portfolio
MFS [®] VIT III Growth Allocation Portfolio
TOPS [®] Aggressive Growth ETF Portfolio
TOPS [®] Growth ETF Portfolio

MODERATE ALLOCATION

AB VPS Balanced Hedged Allocation Portfolio
American Funds IS [®] Asset Allocation Fund
AFIS [®] American Funds Global Balanced Fund
BlackRock 60/40 Target Allocation ETF V.I. Fund
BlackRock Global Allocation V.I. Fund
Columbia VP Balanced Fund
First Trust/Dow Jones Dividend & Income Allocation Portfolio
Franklin Allocation VIP Fund
Invesco V.I. Equity and Income Fund
Janus Henderson VIT Balanced Portfolio
MFS [®] VIT Total Return Series
MFS [®] VIT III Moderate Allocation Portfolio
Morgan Stanley VIF Global Strategist Portfolio
Putnam VT George Putnam Balanced Fund
Putnam VT Global Asset Allocation Fund
Franklin Multi-Asset Variable Conservative Growth
TOPS [®] Balanced ETF Portfolio
TOPS [®] Moderate Growth ETF Portfolio

CAUTIOUS ALLOCATION

Franklin Income VIP Fund
Invesco V.I. Conservative Balanced Fund (Series II)
MFS [®] VIT III Conservative Allocation Portfolio
MFS [®] VIT II Global Tactical Allocation Portfolio
TOPS [®] Conservative ETF Portfolio

¹ For use with Income ControlSM GLWB, Flex Income ControlSM GLWB, Armor SevenSM GMAB and Armor TenSM GMAB riders.

This material must be preceded or accompanied by a product prospectus for the Accelerator Prime® Variable Annuity. You should carefully consider a variable annuity's risks, charges, and limitations, and investment goals of underlying investment options prior to making any investment decisions. This and other information is available in the product prospectus, as well as the underlying investment fund option prospectuses. These prospectuses are available from your financial professional or by calling 844.DEL.SALE (844.335.7253). Read them carefully before investing.

Variable annuities are subject to investment risks, including the possible loss of principal. Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. The contract value is subject to market fluctuations and investment risk, so that, when withdrawn, it may be worth more or less than its original value, even when an optional living benefit is elected.

All product guarantees, including optional living and death benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company, and do not protect the value of underlying investment fund options within a variable annuity, which are subject to risk.

Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Withdrawals, including required minimum distributions (RMDs), will reduce the contract value and may reduce the living and death benefits and any optional riders. Withdrawals may be subject to withdrawal charges.

Products, riders, and features may vary by state, may not be available in all states, their numbers may vary by state and may be available for an additional fee. Ask your financial professional for more information. This brochure is a general description of the product.

Customers buying an annuity to fund an IRA or qualified retirement plan should do so for reasons other than tax-deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, an annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral.

Delaware Life does not provide tax or legal advice. Any tax discussion is for general informational purposes only. Please refer to your tax advisor for advice about your specific situation.

The Accelerator Prime® Variable Annuity is issued by Delaware Life Insurance Company and distributed by its affiliated broker-dealer, Clarendon Insurance Agency, Inc. (member FINRA) located at 230 3rd Avenue, Waltham, MA 02451.

Issued on Contract: ICC21-DLIC-VA-C-01 (state variations may apply)

Rider Numbers: ICC21-DLIC-VA-GLWB-01-IB, ICC21-DLIC-VA-GLWB-02-IC, ICC21-DLIC-VA-GLWBFLEX-01-IB, ICC21-DLIC-VAGLWBFLEX-02-IC, ICC21-DLIC-VA-GMAB, ICC21-DLIC-VA-GMPB, ICC21-DLIC-VA-HAVDB, and ICC21-DLIC-VAROPDB (state variations may apply)

Delaware Life Insurance Company, 10555 Group 1001 Way, Zionsville, IN 46077

delawarelife.com

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**

© 2023 Delaware Life Insurance Company. All rights reserved.

APPBO13BR (Revised 11/23)

2023060003 EXP 06/24