

Lifetime Income Reference Guide

Looking for a retirement strategy with downside protection plus guaranteed lifetime income? Target Income 10[®] Fixed Index Annuity offers you both. A built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) rider¹ provides the security of knowing exactly what your guaranteed lifetime income will be, and the flexibility to take it at any time.

Lifetime income example: A 60-year-old planning a single life retirement in 5 years with a \$100,000 premium payment would receive a guaranteed annual income of \$10,290 (\$100,000 x 10.29%).

Issue Age	Single Life Income Starting in Contract Year									
	2	3	4	5	6	7	8	9	10	11
60	7.28%	8.05%	8.78%	9.52%	10.29%	11.07%	11.88%	12.70%	13.55%	14.41%
61	7.48%	8.19%	8.93%	9.68%	10.46%	11.25%	12.07%	12.90%	13.76%	14.63%
62	7.61%	8.33%	9.08%	9.84%	10.63%	11.43%	12.26%	13.10%	13.97%	14.85%
63	7.74%	8.47%	9.23%	10.00%	10.80%	11.61%	12.45%	13.30%	14.18%	15.18%
64	7.87%	8.61%	9.38%	10.16%	10.97%	11.79%	12.64%	13.50%	14.49%	15.51%
65	8.00%	8.75%	9.53%	10.32%	11.14%	11.97%	12.83%	13.80%	14.81%	15.84%
66	8.13%	8.89%	9.68%	10.48%	11.31%	12.15%	13.11%	14.10%	15.12%	16.17%
67	8.26%	9.03%	9.83%	10.64%	11.48%	12.42%	13.40%	14.40%	15.44%	16.50%
68	8.39%	9.17%	9.98%	10.80%	11.73%	12.69%	13.68%	14.70%	15.75%	16.83%
69	8.52%	9.31%	10.13%	11.04%	11.99%	12.96%	13.97%	15.00%	16.07%	17.16%
70	8.65%	9.45%	10.35%	11.28%	12.24%	13.23%	14.25%	15.30%	16.38%	17.49%
71	8.78%	9.66%	10.58%	11.52%	12.50%	13.50%	14.54%	15.60%	16.70%	17.82%
72	8.97%	9.87%	10.80%	11.76%	12.75%	13.77%	14.82%	15.90%	17.01%	18.15%
73	9.17%	10.08%	11.03%	12.00%	13.01%	14.04%	15.11%	16.20%	17.33%	18.48%
74	9.36%	10.29%	11.25%	12.24%	13.26%	14.31%	15.39%	16.50%	17.64%	18.48%
75	9.56%	10.50%	11.48%	12.48%	13.52%	14.58%	15.68%	16.80%	17.64%	18.48%
76	9.75%	10.71%	11.70%	12.72%	13.77%	14.85%	15.96%	16.80%	17.64%	18.48%
77	9.95%	10.92%	11.93%	12.96%	14.03%	15.12%	15.96%	16.80%	17.64%	18.48%
78	10.14%	11.13%	12.15%	13.20%	14.28%	15.12%	15.96%	16.80%	17.64%	18.48%
79	10.34%	11.34%	12.38%	13.44%	14.28%	15.12%	15.96%	16.80%	17.64%	18.48%
80	10.53%	11.55%	12.60%	13.44%	14.28%	15.12%	15.96%	16.80%	17.64%	18.48%

The percentages shown above are calculated using initial premium + 20% benefit base bonus + 10% simple interest roll-up, multiplied by the respective single life payout percentage.

This material must be preceded or accompanied by the Target Income 10[®] Product Snapshot or the Target Income 10[®] client brochure.

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.

Issue Age	Joint Life Income Starting in Contract Year									
	2	3	4	5	6	7	8	9	10	11
60	6.44%	7.14%	7.80%	8.48%	9.18%	9.90%	10.64%	11.40%	12.18%	12.98%
61	6.63%	7.28%	7.95%	8.64%	9.35%	10.08%	10.83%	11.60%	12.39%	13.20%
62	6.76%	7.42%	8.10%	8.80%	9.52%	10.26%	11.02%	11.80%	12.60%	13.42%
63	6.89%	7.56%	8.25%	8.96%	9.69%	10.44%	11.21%	12.00%	12.81%	13.75%
64	7.02%	7.70%	8.40%	9.12%	9.86%	10.62%	11.40%	12.20%	13.13%	14.08%
65	7.15%	7.84%	8.55%	9.28%	10.03%	10.80%	11.59%	12.50%	13.44%	14.41%
66	7.28%	7.98%	8.70%	9.44%	10.20%	10.98%	11.88%	12.80%	13.76%	14.74%
67	7.41%	8.12%	8.85%	9.60%	10.37%	11.25%	12.16%	13.10%	14.07%	15.07%
68	7.54%	8.26%	9.00%	9.76%	10.63%	11.52%	12.45%	13.40%	14.39%	15.40%
69	7.67%	8.40%	9.15%	10.00%	10.88%	11.79%	12.73%	13.70%	14.70%	15.73%
70	7.80%	8.54%	9.38%	10.24%	11.14%	12.06%	13.02%	14.00%	15.02%	16.06%
71	7.93%	8.75%	9.60%	10.48%	11.39%	12.33%	13.30%	14.30%	15.33%	16.39%
72	8.13%	8.96%	9.83%	10.72%	11.65%	12.60%	13.59%	14.60%	15.65%	16.72%
73	8.32%	9.17%	10.05%	10.96%	11.90%	12.87%	13.87%	14.90%	15.96%	17.05%
74	8.52%	9.38%	10.28%	11.20%	12.16%	13.14%	14.16%	15.20%	16.28%	17.05%
75	8.71%	9.59%	10.50%	11.44%	12.41%	13.41%	14.44%	15.50%	16.28%	17.05%
76	8.91%	9.80%	10.73%	11.68%	12.67%	13.68%	14.73%	15.50%	16.28%	17.05%
77	9.10%	10.01%	10.95%	11.92%	12.92%	13.95%	14.73%	15.50%	16.28%	17.05%
78	9.30%	10.22%	11.18%	12.16%	13.18%	13.95%	14.73%	15.50%	16.28%	17.05%
79	9.49%	10.43%	11.40%	12.40%	13.18%	13.95%	14.73%	15.50%	16.28%	17.05%
80	9.69%	10.64%	11.63%	12.40%	13.18%	13.95%	14.73%	15.50%	16.28%	17.05%

The percentages shown above are calculated using initial premium + 20% benefit base bonus + 10% simple interest roll-up, multiplied by the respective single life payout percentage.

¹ The guaranteed lifetime withdrawal benefit (GLWB) rider is available for an additional fee.

Fixed index annuities are not securities and do not participate directly in the stock market or any index and are not investments. It is not possible to invest directly in an index.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

The benefit base is not a cash or surrender value or death benefit and is not available as a lump sum.

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