



DualTrack Income™ Fixed Index Annuity Rates

Current as of 03/03/2025

DualTrack Income™ fixed index annuity is an insurance product that protects your money against a market downturn—while allowing it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

DualTrack Income™ includes a Guaranteed Lifetime Withdrawal Benefit (GLWB)¹ that tracks the growth of two income paths² – a roll-up base and a performance base.

- Your annual income will be based on the greater of:
 1. **Roll-up Base**—9% annual compound interest for up to 10 years.
 2. **Performance base**—150% of earned interest each year, until you elect to start lifetime income.
- **Milestone Stack**—both bases are set to the greater value at the 5th and 10th contract anniversaries.
- **If you defer income for more than 10 years**, your GLWB can continue to grow via the 150% performance multiplier.

DualTrack Income™ Fixed Index Annuity

with 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	45%	50%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	50%	55%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	65%	70%
1-year Fixed Rate	1-Year Term	2.90%	3.15%

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

For more information on DualTrack Income™
click or scan the QR codes below:



View the
Product Snapshot



Index
Information

Visit our website: <https://www.delawarelife.com/product/dualtrack-income>

¹ GLWB is required at issue for an additional cost of 1.20% of the benefit base. For more product details, please refer to the product snapshot and the disclosure statement.

² Withdrawals come from your account value. If your account value declines or reduces to zero, your income payments will continue for the remainder of your life, or your life and your spouse's life if you elect joint life income, as long as you follow the rules set out in your DualTrack Income™ contract or if your account value hasn't gone to zero because of excess withdrawals.

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. The surrender value will not be less than the minimum value required by your state. DualTrack Income™ fixed index annuity has age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the DualTrack Income™ product brochure.

Fixed index annuities are not securities, 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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN).

Products, riders, and features may vary by state, and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

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. Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should only be used to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

Delaware Life Insurance Company is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

For use with policy forms ICC24-DLIC-FIA-MSP and ICC24-DLIC-FIA-GLWB-DT. Policy and rider form numbers may vary by state.

[delawarelife.com](https://www.delawarelife.com)

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
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