

# Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company

► Current as of 02/04/2019

## Fixed Index Annuities

### Retirement Stages 7<sup>®</sup> Fixed Index Annuity<sup>1</sup>

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	<b>1.95%</b>
Morgan Stanley Global Opportunities Index <sup>2</sup>	1-Year Point-to-Point w/Participation	<b>100%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>5.80%</b>
	1-Year Performance Trigger	<b>4.50%</b>
	1-Year Point-to-Point w/Participation	<b>40%</b>
Fixed Rate	1-Year Term	<b>2.75%</b>

<sup>1</sup> Current Bailout Cap Rate for Retirement Stages 7<sup>®</sup> is **3.80%**

<sup>2</sup> Not available in California

### Delaware Life Target Income 10<sup>®</sup> Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate		
		Less than \$100,000	\$100,000-\$500,000	More than \$500,000
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	<b>3.00%</b>	<b>2.90%</b>	<b>2.75%</b>
	2-Year Point-to-Point w/Spread	<b>3.50%</b>	<b>3.25%</b>	<b>3.00%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>73%</b>	<b>75%</b>	<b>78%</b>
	5-Year Point-to-Point w/Participation Net Contingent Interest	<b>83%/2%</b>	<b>85%/2%</b>	<b>88%/2%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>4.00%</b>	<b>4.25%</b>	<b>4.50%</b>
	1-Year Point-to-Point w/Participation	<b>35%</b>	<b>36%</b>	<b>37%</b>
Fixed Rate	1-Year Term	<b>2.00%</b>	<b>2.05%</b>	<b>2.10%</b>

## Fixed Index Annuity (continued)

### Assured Income 7<sup>®</sup> Fixed Index Annuity<sup>3</sup>

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Rate
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>4.50%</b>
	1-Year Performance Trigger	<b>4.00%</b>
	1-Year Point-to-Point w/Participation	<b>30%</b>
Fixed Rate	1-Year Term	<b>2.00%</b>

<sup>3</sup>Current Bailout Cap Rate for Assured Income 7<sup>®</sup> is **3.25%**

### Retirement Chapters 10<sup>®</sup> Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	<b>3.50%</b>
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	<b>60%</b>
	2-Year Point-to-Point w/Participation	<b>80%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>3.50%</b>
	1-Year Point-to-Point w/Participation	<b>25%</b>
Fixed Rate	1-Year Term	<b>1.65%</b>

## Fixed Annuity

### Pinnacle MYGA<sup>®</sup> Multi-Year Guarantee Annuity

Guarantee Period	Rate
3-Year	<b>2.90%</b>
5-Year	<b>3.15%</b>
7-Year	<b>3.40%</b>
10-Year	<b>3.55%</b>

## Financial Strength Ratings as of 02/04/2019

**A- (Excellent)**<sup>4</sup>

**A.M. Best**

Delaware Life Insurance Company<sup>6</sup>

**BBB+ (Stable)**<sup>5</sup>

**Standard & Poor's**

Delaware Life Insurance Company<sup>6</sup>

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. Surrender value will not be less than the minimum value required by your state. Retirement Stages 7<sup>®</sup>, Retirement Chapters 10<sup>®</sup>, Assured Income 7<sup>®</sup>, Delaware Life Target Income 10<sup>®</sup> and Pinnacle MYGA<sup>®</sup> have 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 Retirement Stages 7<sup>®</sup>, Retirement Chapters 10<sup>®</sup>, Assured Income 7<sup>®</sup>, Delaware Life Target Income 10<sup>®</sup> and Pinnacle MYGA<sup>®</sup> product brochures.

<sup>4</sup>A.M. Best A- (Excellent) is 4th out of 13 possible ratings.

<sup>5</sup>Standard & Poor's BBB+ (Stable) is 8th out of 21 possible ratings.

<sup>6</sup>Delaware Life Insurance Company (Waltham, MA) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group1001.

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The Momentum Asset Allocator 5.5% Volatility Control Index is calculated on an excess return basis reflecting the weighted performance of the Index constituents in excess of the performance of the Deutsche Bank Momentum Money Market Index. In addition, the Index also reflects the daily deduction of a 0.25% per annum fee.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA).

**delawarelife.com**

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