



# Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

All rates are for new applications only. For renewal rates, contact us at 844-DEL-SALE (844-335-7253).

► **Current as of 03/16/2020**

## 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>2.50%</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>5.15%</b>
	1-Year Performance Trigger	<b>4.00%</b>
	1-Year Point-to-Point w/Participation	<b>42%</b>
Fixed Rate	1-Year Term	<b>2.40%</b>

<sup>1</sup> Current Bailout Cap Rate for Retirement Stages 7<sup>®</sup> is **3.15%**

<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>3.75%</b>	<b>3.50%</b>	<b>3.00%</b>
	2-Year Point-to-Point w/Spread	<b>4.00%</b>	<b>3.75%</b>	<b>3.00%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>73%</b>	<b>75%</b>	<b>90%</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>3.00%</b>	<b>4.00%</b>	<b>4.25%</b>
	1-Year Point-to-Point w/Participation	<b>25%</b>	<b>30%</b>	<b>35%</b>
Fixed Rate	1-Year Term	<b>1.65%</b>	<b>1.65%</b>	<b>1.85%</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>4.00%</b>
	1-Year Performance Trigger	<b>3.50%</b>
	1-Year Point-to-Point w/Participation	<b>25%</b>
Fixed Rate	1-Year Term	<b>1.85%</b>

<sup>3</sup>Current Bailout Cap Rate for Assured Income 7<sup>®</sup> is **2.75%**

### 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>3.25%</b>
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	<b>55%</b>
	2-Year Point-to-Point w/Participation	<b>75%</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>1.95%</b>
5-Year	<b>2.25%</b>
7-Year	<b>2.55%</b>
10-Year	<b>2.70%</b>

## Financial Strength Ratings as of 03/16/2020

**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 Group One Thousand One, LLC.

The Standard and Poor's 500® ("S&P 500®") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Delaware Life Insurance Company ("Delaware Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Delaware Life. Retirement Stages 7®, Retirement Chapters 10® and Assured Income 7® are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

This product is not sponsored, endorsed, sold or promoted by Morgan Stanley or any of its affiliates. Neither Morgan Stanley nor any other party (including, without limitation, any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. The Morgan Stanley Global Opportunities Index (the "Index") is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes Delaware Life Insurance Company. Morgan Stanley will not have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein. Morgan Stanley and its affiliates may engage in transactions involving components of the Index for their proprietary accounts and/or for accounts of their clients, which may affect the value of such components and the level of the Index.

This Product (the "Product") is not sponsored, endorsed, managed, sold or promoted by Deutsche Bank AG (DB AG) or any subsidiary or affiliate of DB AG. The Deutsche Bank Indices are the exclusive property of DB AG. "Deutsche Bank" and "CROCI" are proprietary marks of DB AG and its affiliates that have been licensed for certain uses and purposes to Delaware Life Insurance Company (DLIC). Neither DB AG, CROCI, nor any affiliate of DB AG, nor any other party involved in, or related to, making or compiling the Deutsche Bank Indices: (1) is acting in a fiduciary or product management capacity or providing any endorsement of the Product or investment advice of any kind; (2) has any obligation to take the needs of DLIC, the sponsor of the Product, or its clients into consideration in determining, composing or calculating the Deutsche Bank Indices; (3) is responsible for or has participated in the determination of the timing of, prices at, quantities or valuation of the Product; (4) WARRANTS OR GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE DEUTSCHE BANK INDICES OR ANY DATA INCLUDED THEREIN AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR THE ADMINISTRATION, MARKETING OR TRADING OF THE PRODUCT. The CROCI Indices have been built on the premise that the CROCI Economic P/E is an effective indicator of inherent value. This premise may not be correct, and prospective investors must form their own view of the CROCI methodology and evaluate whether CROCI is appropriate for them. Please see the Disclosure Statement and Annuity Illustration for more information about the Deutsche Bank Indices and the Product.

Obligations to make payments under the Product are solely the obligation of Delaware Life Insurance Company and are not the responsibility of DB AG. The selection of one or more of the Deutsche Bank Indices as a crediting option under the Product does not obligate Delaware Life Insurance Company or DB AG to invest annuity payments in the components of any of the Deutsche Bank Indices.

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.

Premium allocated to a crediting method using an Index is not a direct investment in the stock markets, bond markets, commodities, precious metals or in the index.

## **delawarelife.com**

**Service Center: PO Box 758581, Topeka, KS 66675-8581**

**Sales Support: 844.DEL.SALE (844.335.7253)**

**Customer Service: 877.253.2323**

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company. For use with Delaware Life Insurance Company policy forms ICC14-DLIC-FIA-10 and DLIC-FIA10, or ICC17-DLIC-FIA-17 and DLIC-FIA-17, or ICC14-DLIC-MYGA-01A and state specific variations where applicable.

**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**

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.

© 2019 Delaware Life Insurance Company. All rights reserved.