

# Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 9/01/2020**

## 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/Rate
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>95%</b>
Morgan Stanley Global Opportunities Index <sup>2</sup>	1-Year Point-to-Point w/Participation	<b>90%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>4.75%</b>
	1-Year Performance Trigger	<b>4.50%</b>
	1-Year Point-to-Point w/Participation	<b>30%</b>
Fixed Rate	1-Year Term	<b>2.50%</b>

<sup>1</sup> Current Bailout Cap Rate for Retirement Stages 7<sup>®</sup> is **2.75%**

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

### Delaware Life Target Growth 10<sup>SM</sup> Fixed Index Annuity<sup>3</sup>

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate/Spread	
		Less than \$100,000	\$100,000 and over
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Spread	<b>0.25%</b>	<b>0.00%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>95%</b>	<b>100%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>90%</b>	<b>95%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>4.80%</b>	<b>4.85%</b>
	1-Year Point-to-Point w/Participation	<b>30%</b>	<b>31%</b>
Fixed Rate	1-Year Term	<b>2.50%</b>	<b>2.55%</b>

<sup>3</sup> Current Bailout Cap Rate for Delaware Life Target Growth 10<sup>SM</sup> is **2.85%**

## Fixed Index Annuity (continued)

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

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate/Spread		
		Less than \$100,000	\$100,000-\$500,000	More than \$500,000
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Spread	<b>1.50%</b>	<b>1.25%</b>	<b>1.00%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>75%</b>	<b>77%</b>	<b>92%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>73%</b>	<b>75%</b>	<b>90%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>2.50%</b>	<b>3.50%</b>	<b>3.75%</b>
	1-Year Point-to-Point w/Participation	<b>15%</b>	<b>20%</b>	<b>25%</b>
Fixed Rate	1-Year Term	<b>1.65%</b>	<b>1.65%</b>	<b>1.85%</b>

### Assured Income 7<sup>®</sup> Fixed Index Annuity<sup>4</sup>

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/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>20%</b>
Fixed Rate	1-Year Term	<b>1.85%</b>

<sup>4</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/Rate
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>60%</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>20%</b>
Fixed Rate	1-Year Term	<b>1.65%</b>

## Fixed Annuity

### Pinnacle MYGA® Multi-Year Guarantee Annuity

Guarantee Period	Rate
3-Year	<b>1.85%</b>
5-Year	<b>2.55%</b>
7-Year	<b>2.80%</b>
10-Year	<b>3.05%</b>

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