

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 12/01/2020**

Fixed Index Annuities

Retirement Stages 7[®] Fixed Index Annuity¹

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	75%
Morgan Stanley Global Opportunities Index ²	1-Year Point-to-Point w/Participation	70%
S&P 500 [®]	1-Year Point-to-Point w/Cap	4.25%
	1-Year Performance Trigger	4.00%
	1-Year Point-to-Point w/Participation	25%
Fixed Rate	1-Year Term	2.10%

¹ Current Bailout Cap Rate for Retirement Stages 7[®] is **2.25%**

² Not available in California

Delaware Life Target Growth 10[®] Fixed Index Annuity³

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	0.50%	0.25%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	75%	80%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	70%	75%
S&P 500 [®]	1-Year Point-to-Point w/Cap	4.25%	4.30%
	1-Year Point-to-Point w/Participation	25%	26%
Fixed Rate	1-Year Term	2.00%	2.05%

³ Current Bailout Cap Rate for Delaware Life Target Growth 10[®] is **2.30%**

Fixed Index Annuity (continued)

Delaware Life Target Income 10[®] 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	1.50%	1.25%	1.00%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	75%	77%	79%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	73%	75%	77%
S&P 500 [®]	1-Year Point-to-Point w/Cap	2.50%	2.75%	3.00%
	1-Year Point-to-Point w/Participation	15%	17%	20%
Fixed Rate	1-Year Term	1.00%	1.10%	1.20%

Retirement Chapters 10[®] Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	60%
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	55%
	2-Year Point-to-Point w/Participation	75%
S&P 500 [®]	1-Year Point-to-Point w/Cap	3.00%
	1-Year Point-to-Point w/Participation	17%
Fixed Rate	1-Year Term	1.25%

Fixed Annuity

Pinnacle MYGA[®] Multi-Year Guarantee Annuity

Guarantee Period	Rate
3-Year	1.45%
5-Year	1.95%
7-Year	2.35%
10-Year	2.50%

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