Delaware Life®

Snapshot: PrimeStart Bonus 10™ Fixed Index Annuity

Core Annuity Features	
Issue ages	18-80
Minimum initial premium payment	$25,000 for both qualified and nonqualified money; Flexible premium deferred annuity
Subsequent payments[1]	• Minimum: $500 • Maximum total premium cannot exceed $1M without prior approval
Premium bonus	14% of premium payments made within first 60 days of issue

Premium bonus recapture period[2]

Year	1	2	3	4	5	6	7	8	9	10	11+
Bonus recapture %	98%	93%	83%	73%	63%	52%	43%	30%	20%	10%	0%

Index options, Precision Portfolios & fixed account	• Index crediting options from world-class managers • Pre-set multi-index portfolios for diversification • 1-year fixed account **Scan or click for current rates**
Free withdrawal amount[3]	10% of the total premium payments during the first contract year; Greater of: 10% of the last contract anniversary value or required minimum distribution (RMD) amount, if any, in the contract years thereafter.

Surrender charge period[4]
State variations apply

Standard 10-year non-rolling surrender charge period

Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender charge %	9.00%	8.00%	7.25%	6.50%	5.50%	4.75%	3.75%	3.00%	2.00%	1.00%	0%

Market value adjustment *State variations apply*	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death
Annuitization[5]	• Maximum annuitization age: 100 • Single-life only; single-life with period certain; joint and survivor life
Death benefit	Greater of account value or surrender value

Index account features	
Lowest starting index value	A no-cost feature that has the potential to increase both the size and likelihood of an interest credit for money allocated to an index account option. The initial starting index value is set using the lowest index value following the first 90 days of your contract issue date. This feature applies to any index account option your initial premium is allocated to in the first contract year.
Enhanced index account options[6]	Enhanced index account options offer higher crediting rates, such as cap or participation rates, for an additional annual fee. Individual index strategies and Precision Portfolios are available as standard or enhanced index accounts.

Additional no-cost benefits	
Nursing home & terminal illness waivers[7]	• After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care • Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver

What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. An FIA may help you:

- **Grow your money**—earn interest based on the performance of the indexed-linked crediting options or fixed account.

- **Protect your money**—lock in gains each year to protect your account value from market drops.

- **Convert your savings into retirement income, including income for life.**

[1] Subsequent payments not permitted after any owner/annuitant has attained age 85.
[2] A portion of the premium bonus is returned to us if you withdraw more than your free withdrawal amount or begin annuity payments before the end of the surrender charge period.
[3] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals may result in a surrender charge or MVA.
[4] With a non-rolling surrender charge, all payments are free from surrender charges at the end of the surrender charge period. Below is the California-only surrender schedule.

	Year	1	2	3	4	5	6	7	8	9	10
California	Surrender charge %	7.25%	6.00%	5.25%	4.50%	3.50%	2.75%	1.75%	0.50%	0.50%	0%
	Bonus recapture %	95%	85%	75%	65%	55%	40%	35%	25%	5%	0%

[5] We may offer other options other than those listed. Please refer to the contract for details.
[6] The fee is calculated by multiplying the index account value of the associated enhanced index account and an enhancement fee rate at the beginning of the term and is deducted at the end of the term. The initial enhancement fee rate is set at contract issue and guaranteed for the first index term. A new enhanced fee rate will be declared at the start of each subsequent index term.
[7] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

Delaware Life

Annuities are long-term investment vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

Fixed index annuities are not securities and 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.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company. Policies and contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC22-DLIC-FIA, DLIC22-FIA. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state, and may not be available in all states. Products may vary by firm/broker-dealer. Ask your financial professional for more information

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

This snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.

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