



Delaware Life Target Growth 10[®] Fixed Index Annuity Rates

Current as of 10/13/2025

Target Growth 10[®] fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

Target Growth 10[®] offers the flexibility to add money at any time without extending the surrender charge schedule. It also provides interest rate protection—additional liquidity up to the full account value should the applicable renewal rate fall below the Bailout Cap Rate¹.

| Target Growth 10 [®] Fixed Index Annuity with 10-year Surrender Charge Schedule | | | |
|---|---|---------------------|---------------------|
| Index | Term/Index Strategy | \$25,000 –\$99,999 | \$100,000 and over |
| S&P 500 [®] | 1-year Point-to-Point with Cap – with Precision Portfolio Election ² | 9.60% | 11.50% |
| S&P 500 [®] | 1-year Point-to-Point with Cap | 8.10% | 10.00% |
| | <i>Bailout Cap Rate</i> | <i>3.00%</i> | |
| | 1-Year Performance Trigger | 6.70% | 7.60% |
| | 1-year Point-to-Point with Participation Rate | 55% | 60% |
| S&P 500 [®] Dynamic Intraday TCA Index | 1-year Point-to-Point with Participation Rate | 75% | 80% |
| Nasdaq-100 Intraday Elite 15%™ Index | 1-year Point-to-Point with Participation Rate | 70% | 75% |
| Goldman Sachs Canopy Index | 1-year Point-to-Point with Participation Rate | 105% | 115% |
| First Trust Capital Strength [®] Barclays 10% Index | 1-year Point-to-Point Participation Rate and Volatility Limit ³ | 90% | 100% |
| Franklin SG Select Index | 1-year Point-to-Point Participation Rate, Boost and Knockout ⁴ | PR: 165% | PR: 185% |
| | | Boost: 2.00% | Boost: 2.00% |
| 1-year Fixed Rate | 1-Year Term | 4.40% | 4.75% |

All rates are for new applications only. Rates are subject to change at any time.

Precision Portfolios

Target Growth 10[®] gives you the opportunity to build your own allocation using one or a combination of strategies, or select one of two **Precision Portfolios**—unique, turnkey, multi-index allocation strategies designed to diversify returns. They are constructed using set percentage allocations to individual index strategies we offer from S&P, Nasdaq, Goldman Sachs, Franklin Templeton, and First Trust, as well as an allocation to the fixed account.⁵

| Precision Core | |
|--|------------|
| Index Strategy | Allocation |
| S&P 500 [®] 1-year Point-to-Point with Cap | 20% |
| S&P 500 [®] 1-year Performance Trigger | 10% |
| S&P 500 [®] Dynamic Intraday TCA Index | 10% |
| Nasdaq-100 Intraday Elite 15%™ Index | 10% |
| Goldman Sachs Canopy Index | 15% |
| First Trust Capital Strength [®] Barclays 10% Index | 10% |
| Franklin SG Select Index | 10% |
| Fixed Account | 15% |

| Precision Edge | |
|--|------------|
| Index Strategy | Allocation |
| S&P 500 [®] 1-year Point-to-Point with Cap | 25% |
| S&P 500 [®] 1-year Performance Trigger | 5% |
| S&P 500 [®] Dynamic Intraday TCA Index | 10% |
| Nasdaq-100 Intraday Elite 15%™ Index | 10% |
| Goldman Sachs Canopy Index | 15% |
| First Trust Capital Strength [®] Barclays 10% Index | 15% |
| Franklin SG Select Index | 15% |
| Fixed Account | 5% |

¹ Allows for full or partial withdrawals from your annuity contract, without surrender charges, if the renewal cap rate for the S&P 500[®] 1-year point-to-point with cap strategy falls below the bailout cap rate, regardless of your current allocations.

² The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply.

³ The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

⁴ The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

⁵ Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.



Product Snapshot

**Click or scan
to view**



Index Information

Or visit our website: <https://www.delawarelife.com/product/target-growth-10>

S&P Dow Jones Indices

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Nasdaq-100 Intraday Elite 15%™ Index

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