

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

Current as of 03/03/2025

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:

- **Guaranteed Minimum Account Value (GMAV)** – The built-in feature guarantees the account value will be at least 120% of the initial premium, less any withdrawals, at the 10th anniversary, regardless of index performance.
- **Bailout Endorsement** – This included benefit offers renewal rate protection for your annuity. Please see below for the current Bailout Cap Rate and associated Index Strategy.
- **Flexible Index Account Lock** – Available on select index strategies, this feature offers crediting rates set at contract issue and are guaranteed for the length of the surrender period, providing you with long-term interest rate protection.

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	8.50%	10.50
	<i>Bailout Cap Rate</i>	3.00%	
	1-Year Performance Trigger	7.05%	7.90%
	1-Year Point-to-Point w/Participation Rate	55%	60%
S&P 500 [®] Dynamic Intraday TCA Index	1-year Point-to-Point w/Participation Rate	70%	75%
Goldman Sachs Canopy Index	1-year Point-to-Point w/ Flex-Lock Participation Rate ¹	105%	115%
First Trust Capital Strength [®] Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit ^{1,2}	90%	100%
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout ^{1,3}	PR: 165%	PR: 185%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	4.60%	4.85%

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

Precision Portfolios

In addition to the individual indexes, you also have access to two turnkey, diversified multi-index portfolios called **Precision Portfolios**. They are constructed using set percentage allocations to the individual index strategies we offer from S&P, Goldman Sachs, Franklin Templeton, and First Trust, as well as an allocation to the fixed account.⁴

Precision Core	
S&P 500® 1-year Point-to-Point with Cap	10%
S&P 500® 1-year Performance Trigger	10%
S&P 500® Dynamic Intraday TCA Index	15%
Goldman Sachs Canopy Index	15%
First Trust Capital Strength® Barclays 10% Index	10%
Franklin SG Select Index	15%
Fixed Account	25%

Precision Edge	
S&P 500® 1-year Point-to-Point with Cap	10%
S&P 500® 1-year Performance Trigger	10%
S&P 500® Dynamic Intraday TCA Index	20%
Goldman Sachs Canopy Index	20%
First Trust Capital Strength® Barclays 10% Index	15%
Franklin SG Select Index	15%
Fixed Account	10%

¹ Index Accounts that include a Flex-Lock feature will not be available for renewal at the end of the Surrender Charge Period. You may send us new allocation instructions by the date provided in the applicable renewal notice. If we do not receive new instructions, we will automatically reallocate any Account Value in a Flex-Lock Index Account to the same Index Account without a Flex-Lock.

² The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

³ The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

⁴ 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. Clients may reallocate out of a Precision Portfolio on any contract anniversary.



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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Delaware Life

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. The surrender value will not be less than the minimum value required by your state. Delaware Life Target Growth 10® fixed index annuity has 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 Delaware Life Target Growth 10® product brochure or the Disclosure Statement.

Fixed index annuities are not securities, 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.

Annuities are issued and guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Products, riders, and features may vary by state, and may not be available in all states. This material may not be approved in all states.

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