



Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 06/01/2022**

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 | 125% |
| Morgan Stanley Global Opportunities Index | 1-Year Point-to-Point w/Participation | 125% |
| S&P 500 [®] | 1-Year Point-to-Point w/Cap | 7.25% |
| | 1-Year Performance Trigger | 6.75% |
| | 1-Year Point-to-Point w/Participation | 35% |
| Fixed Rate | 1-Year Term | 3.50% |

¹ Current Bailout Cap Rate for Retirement Stages 7[®] is **5.15%**

Delaware Life Target Growth 10[®] Fixed Index Annuity²

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 | 0.20% | 0.10% |
| First Trust Capital Strength [®] Barclays 5% Index | 1-Year Point-to-Point w/Participation | 125% | 150% |
| Morgan Stanley Global Opportunities Index | 1-Year Point-to-Point w/Participation | 125% | 150% |
| S&P 500 [®] | 1-Year Point-to-Point w/Cap | 7.00% | 7.75% |
| | 1-Year Point-to-Point w/Participation | 36% | 40% |
| Fixed Rate | 1-Year Term | 3.00% | 3.50% |

² Current Bailout Cap Rate for Delaware Life Target Growth 10[®] is **5.15%**

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 | 0.50% | 0.25% | 0.10% |
| First Trust Capital Strength [®] Barclays 5% Index | 1-Year Point-to-Point w/Participation | 90% | 100% | 110% |
| Morgan Stanley Global Opportunities Index | 1-Year Point-to-Point w/Participation | 90% | 100% | 110% |
| S&P 500 [®] | 1-Year Point-to-Point w/Cap | 4.00% | 4.50% | 5.00% |
| | 1-Year Point-to-Point w/Participation | 25% | 27% | 30% |
| Fixed Rate | 1-Year Term | 1.50% | 1.65% | 1.80% |

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 | 110% |
| Momentum Asset Allocator 5.5% Volatility Control Index | 1-Year Point-to-Point w/Participation | 80% |
| | 2-Year Point-to-Point w/Participation | 100% |
| S&P 500 [®] | 1-Year Point-to-Point w/Cap | 5.00% |
| | 1-Year Point-to-Point w/Participation | 27% |
| Fixed Rate | 1-Year Term | 2.25% |

Fixed Annuity

Pinnacle MYGA[®] Multi-Year Guarantee Annuity

| Guarantee Period | Rate |
|------------------|--------------|
| 3-Year | 3.30% |
| 5-Year | 3.70% |
| 7-Year | 3.75% |

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