

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 02/01/2024**

Fixed Index Annuities

Retirement Stages SelectSM 5 Fixed Index Annuity¹

With 5-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
First Trust Capital Strength® Barclays 5% Index	1-Year Point-to-Point w/Participation	160%	170%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	150%	160%
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Participation	175%	185%
S&P 500®	1-Year Point-to-Point w/Cap	10.50%	11.50%
	1-Year Performance Trigger	8.75%	9.25%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 75%	PR 80%
		SP 2%	SP 2%
Fixed Rate	1-Year Term	5.10%	5.35%

¹ Current Bailout Cap Rate for Retirement Stages SelectSM 5 is **5.15%**

Retirement Stages SelectSM 7 Fixed Index Annuity²

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
First Trust Capital Strength® Barclays 5% Index	1-Year Point-to-Point w/Participation	160%	170%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	150%	160%
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Participation	175%	185%
S&P 500®	1-Year Point-to-Point w/Cap	10.50%	11.50%
	1-Year Performance Trigger	8.75%	9.25%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 75%	PR 80%
		SP 2%	SP 2%
Fixed Rate	1-Year Term	5.10%	5.35%

² Current Bailout Cap Rate for Retirement Stages SelectSM 7 is **5.15%**

Fixed Index Annuity (continued)

Delaware Life Target Growth 10[®] Fixed Index Annuity³

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate	
		Less than \$100,000	\$100,000 and over
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Participation	170%	185%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	160%	175%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	150%	165%
S&P 500 [®]	1-Year Point-to-Point w/Cap	10.00%	12.00%
	1-Year Point-to-Point w/Participation	60%	65%
	1-Year Performance Trigger	8.50%	9.25%
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR 65%	PR 75%
		SP 2%	SP 2%
Fixed Rate	1-Year Term	5.00%	5.25%

³Current Bailout Cap Rate for Delaware Life Target Growth 10[®] is **5.15%**

Delaware Life Target Income 10[®] Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Rate		
		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/Participation	115%	125%	130%
First Trust Capital Strength [®] Barclays 5% Index	1-Year Point-to-Point w/Participation	105%	120%	125%
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	105%	120%	125%
S&P 500 [®]	1-Year Point-to-Point w/Cap	5.50%	5.75%	6.00%
	1-Year Point-to-Point w/Participation	27%	30%	32%
Fixed Rate	1-Year Term	3.25%	3.40%	3.50%

Fixed Annuity

Pinnacle PlusSM Multi-Year Guarantee Annuity

Guarantee Period	Rate	
	Less than \$100,000	\$100,000 and over
3-Year	4.75%	5.05%
5-Year	4.90%	5.20%
7-Year	4.80%	5.10%
10-Year	4.80%	5.10%

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