

# Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 01/02/2024**

## Fixed Index Annuities

### Retirement Stages Select<sup>SM</sup> 5 Fixed Index Annuity<sup>1</sup>

With 5-Year Surrender Charge Schedule

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

<sup>1</sup> Current Bailout Cap Rate for Retirement Stages Select<sup>SM</sup> 5 is **5.15%**

### Retirement Stages Select<sup>SM</sup> 7 Fixed Index Annuity<sup>2</sup>

With 7-Year Surrender Charge Schedule

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

<sup>2</sup> Current Bailout Cap Rate for Retirement Stages Select<sup>SM</sup> 7 is **5.15%**

## Fixed Index Annuity (continued)

### Delaware Life Target Growth 10<sup>®</sup> Fixed Index Annuity<sup>3</sup>

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	<b>170%</b>	<b>185%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>160%</b>	<b>175%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>150%</b>	<b>165%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>10.00%</b>	<b>12.00%</b>
	1-Year Point-to-Point w/Participation	<b>60%</b>	<b>65%</b>
	1-Year Performance Trigger	<b>8.50%</b>	<b>9.25%</b>
	1-Year Point-to-Point w/Participation Rate (PR) and Spread (SP)	PR <b>65%</b>	PR <b>75%</b>
		SP <b>2%</b>	SP <b>2%</b>
Fixed Rate	1-Year Term	<b>5.00%</b>	<b>5.25%</b>

<sup>3</sup>Current Bailout Cap Rate for Delaware Life Target Growth 10<sup>®</sup> is **5.15%**

### Delaware Life Target Income 10<sup>®</sup> 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	<b>115%</b>	<b>125%</b>	<b>130%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>105%</b>	<b>120%</b>	<b>125%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>105%</b>	<b>120%</b>	<b>125%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>5.50%</b>	<b>5.75%</b>	<b>6.00%</b>
	1-Year Point-to-Point w/Participation	<b>27%</b>	<b>30%</b>	<b>32%</b>
Fixed Rate	1-Year Term	<b>3.25%</b>	<b>3.40%</b>	<b>3.50%</b>

## Fixed Annuity

### Pinnacle Plus<sup>SM</sup> Multi-Year Guarantee Annuity

Guarantee Period	Rate	
	Less than \$100,000	\$100,000 and over
3-Year	<b>5.05%</b>	<b>5.35%</b>
5-Year	<b>5.15%</b>	<b>5.45%</b>
7-Year	<b>5.15%</b>	<b>5.45%</b>
10-Year	<b>5.20%</b>	<b>5.45%</b>

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