


# Snapshot: Pinnacle Plus<sup>SM</sup> Fixed Annuity

## A Multi-Year Guaranteed Annuity

Core annuity features																																																								
Issue age range	18-85																																																							
Premium	Minimum: \$25,000 for both qualified and nonqualified money; Maximum: \$1M per owner without prior approval																																																							
Plan types	Nonqualified and qualified IRA, SEP-IRA and Roth IRA																																																							
Guarantee periods	3, 5, 7 or 10 years  Scan or click for current rates																																																							
Free withdrawal amount <sup>1</sup>	After the first contract year, you may take up to 10% of the last contract anniversary value or a Required Minimum Distribution (RMD), if greater, without a surrender charge or MVA																																																							
Surrender charge period <sup>2</sup> <i>State variations apply</i>	3, 5, 7 and 10 year periods <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>8%</td> <td>7%</td> <td>6%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-year</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7-year</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>10-year</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>1%</td> <td>0.5%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	3-year	8%	7%	6%								5-year	8%	7%	6%	5%	4%						7-year	8%	7%	6%	5%	4%	3%	2%				10-year	8%	7%	6%	5%	4%	3%	2%	1%	1%	0.5%
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Market value adjustment (MVA) <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death																																																							
Systematic withdrawals	May be taken annually, semiannually, quarterly or monthly <ul style="list-style-type: none"> <li>Minimum amount is \$100</li> <li>Minimum account value of \$5,000 must be maintained</li> </ul>																																																							
Annuitization <sup>3</sup>	<ul style="list-style-type: none"> <li>Max annuitization age: 95</li> <li>Single-life only; single-life with period certain; joint and survivor life</li> </ul>																																																							
Death benefit	Greater of account value or surrender value																																																							
Additional no-cost benefits																																																								
Nursing home & terminal illness waivers <sup>4</sup>	<ul style="list-style-type: none"> <li>After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care</li> <li>Contract must be purchased prior to owner's attained age of 76 for the nursing home waiver</li> </ul>																																																							

# What is a fixed annuity?

A fixed annuity (FA) is an insurance product that is designed to help you meet your long-term retirement needs. An FA can help you:

- **Grow savings at a predictable, guaranteed fixed rate.**
- **Benefit from tax-deferred growth**—pay no taxes on any interest earnings until they are withdrawn.
- **Guarantee your principal and any interest**—when you hold your contract for the full guarantee period (and make no withdrawals).
- **Convert your savings into retirement income, including income for life.**

<sup>1</sup> Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals may result in a surrender charge or a market value adjustment (MVA).

<sup>2</sup> Below is the California-only surrender schedule:

Year	1	2	3	4	5	6	7	8	9	10
3-year	7.6%	6.6%	5.6%							
5-year	7.6%	6.6%	5.6%	4.7%	3.7%					
7-year	7.6%	6.6%	5.6%	4.7%	3.7%	2.9%	2.0%			
10-year	7.6%	6.6%	5.6%	4.7%	3.7%	2.9%	2.0%	1.0%	0.9%	0%

<sup>3</sup> We may offer other options other than those listed. Please refer to the contract for details.

<sup>4</sup> Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

## Delaware Life

Annuities are long-term investment vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company. Policies and contracts are issued by Delaware Life Insurance Company. For use with policy form ICC22-DLIC-MYGA. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state, and may not be available in all states. Products may vary by firm/broker-dealer. Ask your financial professional for more information

Delaware Life Insurance Company is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

This snapshot is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as, individualized investment, legal, or tax advice. To obtain such advice, please consult with your investment, legal, or tax professional.

## delawarelife.com

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**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE  
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**