

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Zionsville, IN)

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► **Current as of 01/02/2025**

Fixed Index Annuities

DualTrack Income™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	45%	50%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	50%	55%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	65%	70%
1-year Fixed Rate	1-year Term	2.90%	3.15%

Momentum Growth™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	8.50%	10.00%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	65%	70%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	65%	70%
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	85%	90%
1-year Fixed Rate	1-year Term	4.25%	4.50%

Momentum Growth Plus™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	5.50%	6.75%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	50%	55%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	55%	60%
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	75%	80%
1-year Fixed Rate	1-year Term	3.00%	3.25%

Fixed Index Annuities (continued)

PrimeStart Bonus 10™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	5.75%	7.00%
	1-year Point-to-Point with Enhanced Cap (with Fee) ¹	7.65%	9.15%
	1-year Performance Trigger	4.75%	5.50%
	1-year Enhanced Performance Trigger (with Fee) ¹	6.00%	6.75%
	1-year Point-to-Point with Participation Rate	35%	40%
	1-year Point-to-Point with Enhanced Participation Rate (with Fee) ¹	45%	50%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	50%	55%
	1-year Point-to-Point with Enhanced Participation Rate (with Fee) ¹	65%	70%
Goldman Sachs Canopy Index	1-year Point-to-Point with Flex-Lock Participation Rate ^{2,3}	80%	85%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate (with Fee) ^{1,2,3}	105%	110%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Flex-Lock Participation Rate and Volatility Limit ²	70%	75%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate and Volatility Limit (with Fee) ^{1,2,3}	90%	95%
Franklin SG Select Index	1-year Point-to-Point with Flex-Lock Participation Rate, Boost and Knockout ^{2,4}	PR: 130%	PR: 140%
		Boost: 2.00%	Boost: 2.00%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate, Boost and Knockout (with Fee) ^{1,2,4}	PR: 170%	PR: 180%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	3.15%	3.40%

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¹ Enhanced Index Account Options are available for an additional annual fee of 1.00%.

² 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.

³ The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

⁴ The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Fixed Index Annuities (continued)

Retirement Stages Select™ 5 Fixed Index Annuity¹

With 5-Year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap (Bailout Cap Rate: 3.00%)	9.00%	10.00%
	1-year Performance Trigger	6.75%	7.75%
	1-year Point-to-Point w/Participation Rate	40%	45%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	65%	70%
Goldman Sachs Canopy Index	1-year Point-to-Point w/Flex-Lock Participation Rate ¹	95%	105%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit ^{1,2}	80%	90%
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout ^{1,3}	PR: 150%	PR: 170%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	4.35%	4.60%

Retirement Stages Select™ 7 Fixed Index Annuity²

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap (Bailout Cap Rate: 3.00%)	9.25%	10.25%
	1-year Performance Trigger	7.00%	7.85%
	1-year Point-to-Point w/Participation Rate	45%	50%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	70%	75%
Goldman Sachs Canopy Index	1-year Point-to-Point w/Flex-Lock Participation Rate ¹	100%	110%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point w/Flex-Lock Participation Rate and Volatility Limit ^{1,2}	85%	95%
Franklin SG Select Index	1-year Point-to-Point w/Flex-Lock Participation Rate, Boost and Knockout ^{1,3}	PR: 160%	PR: 180%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	4.40%	4.65%

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

Fixed Index Annuities (continued)

Delaware Life Target Growth 10[®] Fixed Index Annuity³

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-year Point-to-Point with Cap (Bailout Cap Rate: 3.00%)	8.50%	10.50%
	1-year Performance Trigger	7.05%	7.90%
	1-year Point-to-Point w/Participation Rate	50%	55%
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%

Delaware Life Target Income 10[®] Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Less than \$100,000	\$100,000-\$500,000	More than \$500,000
S&P 500 [®]	1-year Point-to-Point with Cap	5.25%	5.50%	5.75%
	1-year Point-to-Point with Participation	30%	33%	35%
	1-year Performance Trigger	4.50%	4.75%	5.00%
Invesco QQQ ETF	1-year Point-to-Point with Cap	5.25%	5.50%	5.75%
First Trust Capital Strength [®] Barclays 10% Index	1-year Point-to-Point with Participation	55%	60%	65%
Janus Henderson Adaptive Market Leaders U.S. Index	1-year Point-to-Point with Participation	95%	100%	105%
Franklin SG Select Advantage Index	1-year Point-to-Point with Participation	80%	85%	90%
Fixed Rate	1-year Term	3.15%	3.30%	3.40%

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Fixed Annuity

Pinnacle Plus™ Multi-Year Guarantee Annuity

Guarantee Period	Rate	
	Less than \$100,000	\$100,000 and over
3-year	4.50%	4.80%
5-year	4.70%	5.00%
7-year	4.65%	4.90%
10-year	4.60%	4.85%

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