

Buying low, selling high

Harness the power of the Lowest Starting Index Value

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. Delaware Life fixed index annuities offer an exclusive, built-in feature called Lowest Starting Index Value. It is designed to put you in a better position to realize gains or minimize losses at the beginning of your investment. The Lowest Starting Index Value:

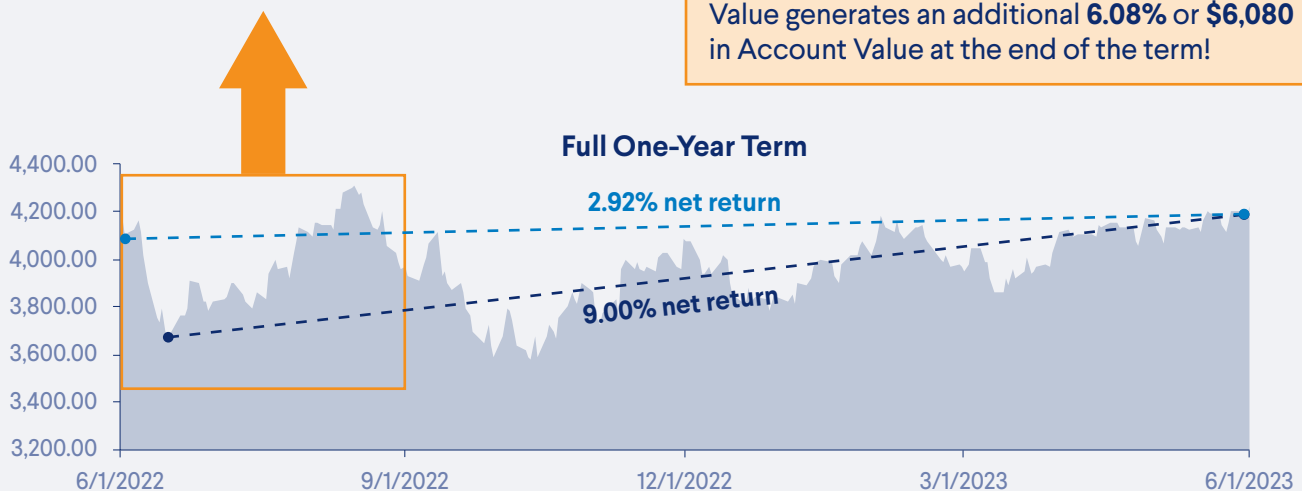
- Is calculated based on the lowest daily index value from the **first 90 calendar days** of the annuity contract.
- Reduces the risk that your money is applied at a high point in the market.

How the Lowest Starting Index Value can impact growth



Comparison	Issue Date	Lowest Starting Index Value
Beginning Account Value	\$100,000	\$100,000
Beginning Index Value	4101.23	3666.77
End of Term Index Value	4221.02	4221.02
Gross Return	2.92%	15.12%
Net Return using a 9.00% cap	2.92%	9.00%
End of Term Account Value	\$102,920	\$109,000

In this example, the Lowest Starting Index Value generates an additional **6.08%** or **\$6,080** in Account Value at the end of the term!



The chart on page 1 is a representation of fixed index annuity growth under varying market/index conditions and is not meant to represent the performance of any Delaware Life fixed index annuity product. This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$100,000 initial payment, a cap of 9.0% (using a 1-Year Point-to-Point with Cap crediting option only) and assumes no withdrawals or surrender charges during the period shown. Different index-based strategies and interest-crediting options may produce different results. The amount of index interest credited at the end of the term year may be limited by index rates.

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.

Fixed index annuities are not securities, do not participate directly in the stock market or any index, and are not investments. It is not possible to invest directly in an index.

Products, riders, and features may vary by state, may not be available in all states, and are available for an additional fee. Products may vary by firm/ broker-dealer. Ask your financial professional for more information.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN).

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

Policies and contracts are issued by Delaware Life Insurance Company. Please refer to the Lowest Starting Index Value endorsement (ICC23-DLIC-FIA-START or variation of) in the contract for more details. May not be available with all products. Talk to your financial professional about the availability of certain product features and benefits.

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.

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**