

Performance trigger index interest crediting strategy

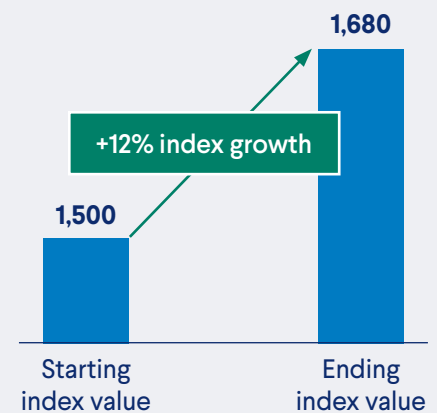
How a point-to-point with performance trigger index strategy works:

The index value on the term start date is compared to the index value on the term end date to determine the growth rate of the index.

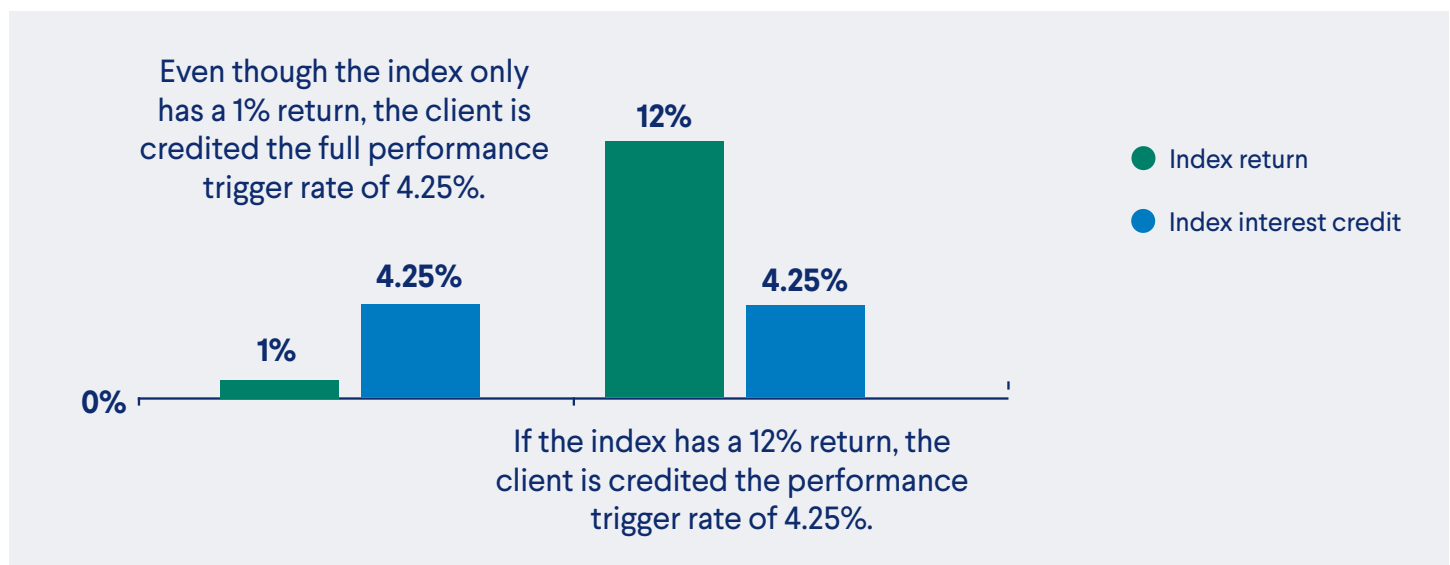
The growth rate is subject to a **performance trigger rate**:

- If the index return is positive, you will be credited the trigger rate as interest, regardless of whether the index return is greater than or less than the declared trigger rate.
- If there is no index growth, or the index has a negative return, no interest will be credited, but your account value is protected and will not decrease.

Point-to-point index strategy example



EXAMPLE: 4.25% performance trigger



The performance trigger rate is specified in your FIA contract. Please ask your financial professional for the most current rate sheet. The performance trigger rate is declared in advance and are guaranteed for the entire strategy term but may change for future strategy terms. They will never be less than the guaranteed minimum PT interest rate described in the contract.

Fixed Index Annuity—At a Glance

A fixed index annuity (FIA), is a contract between you and an insurance company that is designed to help you meet your long-term retirement needs. It is a product that offers you:

- Protection for your money against loss—with the opportunity for it to grow.
- The ability to earn interest based on the performance of a specific market index, or a combination of indexes.
- A practical, no-nonsense, tax-advantaged way for consumers to save today and know they'll have guaranteed income in the future.

Since your money isn't invested directly in an index, your annuity's value will never decrease because of negative index performance. And, the combination of compounded growth and a potentially lower tax bracket after you retire may help make your retirement savings go farther.

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 and 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.

Customers buying an annuity to fund an IRA or qualified retirement plan should do so for reasons other than tax-deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, an annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company and are subject to product terms, exclusions, and limitations.

Annuities are issued by Delaware Life Insurance Company (Zionsville, IN). 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 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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