

# Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Waltham, MA)

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► **Current as of 08/01/22**

## Fixed Index Annuities

### Retirement Stages 7<sup>®</sup> Fixed Index Annuity<sup>1</sup>

With 7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>110%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>110%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>7.25%</b>
	1-Year Performance Trigger	<b>6.25%</b>
	1-Year Point-to-Point w/Participation	<b>30%</b>
Fixed Rate	1-Year Term	<b>3.25%</b>

<sup>1</sup> Current Bailout Cap Rate for Retirement Stages 7<sup>®</sup> is **5.15%**

### Delaware Life Target Growth 10<sup>®</sup> Fixed Index Annuity<sup>2</sup>

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate/Spread	
		Less than \$100,000	\$100,000 and over
RBA Select Equity Yield CIBC 5% Index	1-Year Point-to-Point w/Spread	<b>0.20%</b>	<b>0.10%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>105%</b>	<b>130%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>105%</b>	<b>130%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>6.50%</b>	<b>7.25%</b>
	1-Year Point-to-Point w/Participation	<b>27%</b>	<b>30%</b>
Fixed Rate	1-Year Term	<b>2.50%</b>	<b>2.75%</b>

<sup>2</sup> Current Bailout Cap Rate for Delaware Life Target Growth 10<sup>®</sup> is **5.15%**

## Fixed Index Annuity (continued)

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

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate/Spread		
		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/Spread	<b>0.50%</b>	<b>0.25%</b>	<b>0.10%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>90%</b>	<b>100%</b>	<b>110%</b>
Morgan Stanley Global Opportunities Index	1-Year Point-to-Point w/Participation	<b>90%</b>	<b>100%</b>	<b>110%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>4.00%</b>	<b>4.50%</b>	<b>5.00%</b>
	1-Year Point-to-Point w/Participation	<b>25%</b>	<b>27%</b>	<b>30%</b>
Fixed Rate	1-Year Term	<b>1.50%</b>	<b>1.65%</b>	<b>1.80%</b>

### Retirement Chapters 10<sup>®</sup> Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Rate
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-Year Point-to-Point w/Participation	<b>110%</b>
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	<b>90%</b>
	2-Year Point-to-Point w/Participation	<b>110%</b>
S&P 500 <sup>®</sup>	1-Year Point-to-Point w/Cap	<b>5.00%</b>
	1-Year Point-to-Point w/Participation	<b>25%</b>
Fixed Rate	1-Year Term	<b>2.25%</b>

## Fixed Annuity

### Pinnacle MYGA<sup>®</sup> Multi-Year Guarantee Annuity

Guarantee Period	Rate
3-Year	<b>3.15%</b>
5-Year	<b>3.40%</b>
7-Year	<b>3.70%</b>

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