



Target Income 10[®]

Fixed Index Annuity

Stable, predictable retirement income you can count on.



Define the future of your retirement

You've spent a lifetime working hard and now you're getting ready for retirement. If you're like a lot of people, you see your retirement as an exciting time of possibilities, as well as a time of challenges. It's a time when protecting your money, specifically your retirement income, has become just as important as growing it. Along the way, there may be a few financial challenges, such as market uncertainty and the possibility of outliving your retirement savings.

If you're looking for a strategy that can offer you a more secure retirement with less worry about what the financial markets will do, along with a way to turn your savings into retirement income that can last your lifetime, the Target Income 10[®] Fixed Index Annuity offers you both. Target Income 10[®] gives you the income protection, income growth and built-in flexibility you need to address many of the retirement challenges you may face.

Target Income 10[®] may be a good fit if:

- Are at or nearing retirement
- Are seeking downside protection for money you'd like to use for retirement income
- Are looking for opportunities to grow your income without putting it at risk



You can depend on Delaware Life

At Delaware Life Insurance Company (Delaware Life), we believe annuities can be a core part of your financial strategy. Our product suite provides growth, protection, and income for investors who are looking to save for retirement or plan for a legacy—and the flexibility to make changes along the way.

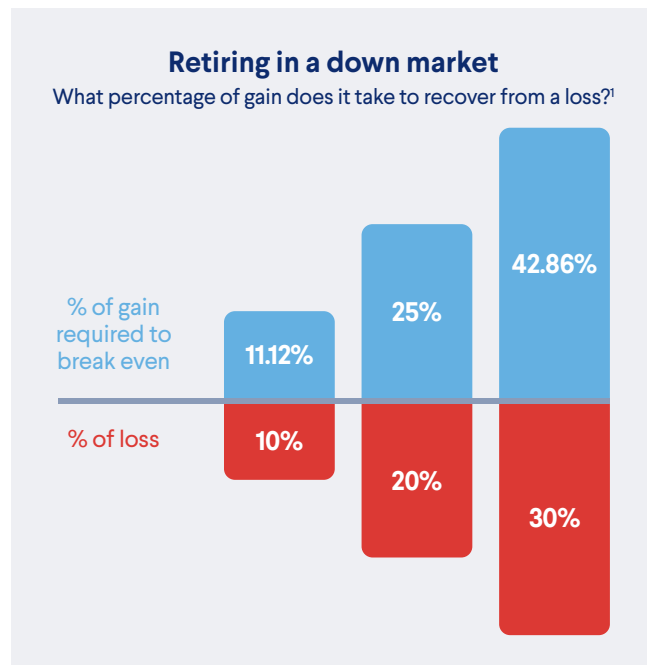
Understanding the challenges you may face

Market Uncertainty

Investors typically spend decades saving for retirement. Systematic investing in a fluctuating market, coupled with historically rising trends, has helped many Americans accumulate sizeable retirement accounts.

While market ups and downs are to be expected, market volatility as you near retirement may cause concern, often in the form of angst and uncertainty. In fact, research cites that some investors need to ‘win’ twice as much as they ‘lose’ to be indifferent to risk.² And remember, the closer you are to retirement, the harder it is to recover from an investment loss.

So how do I grow my savings if I’m scared of losing it? By protecting it.

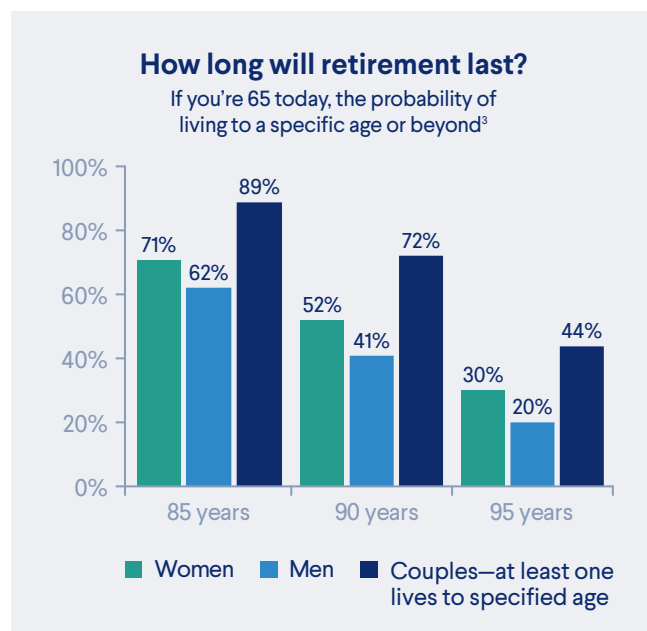


Living Longer

Today, Americans are living longer on average than ever before. There is a good chance you may spend either as much or more time in retirement than you spent at work. While this is great news, it also means you may need to prepare for a retirement that could last 30 years or more.

So how long are you going to live? Well, there’s really no way to know for sure. And if you’re relying on withdrawals from investment accounts for income in retirement, it is more important than ever to carefully plan to help reduce the risk of outliving your retirement savings.

So how do I ensure my money lasts as long as I live? By guaranteeing your income.



¹ Source: Delaware Life Insurance Company, 2023

² Source: “INVESTOR EDUCATION: The Importance of Behavioral Guidance,” ©2021 PIMCO. Used with permission from Pacific Investment Management Company LLC.

³ Source: Social Security Administration, Period Life Table, 2018 (published in the 2021 OASDI Trustees Report); American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, www.longevityillustrator.org

Target Income 10[®] can help define your retirement future

A first step to defining your future could be securing retirement income you can count on. Target Income 10[®] is an insurance product that is designed to help you meet your long-term retirement needs. It offers protection for your money against a market downturn, with the opportunity for it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

Target Income 10[®] also has a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) rider that provides the security of knowing exactly what your guaranteed lifetime income will be, and the flexibility to take income at any time. Available for a fee to investors as young as age 50, the GLWB guarantees that you (or you and spouse) will get retirement income payments for life, even if the contract value drops to zero.

Target Income 10[®] provides:

Income

You need income you can depend on, and Target Income 10[®] has that covered. The built-in GLWB gives you the confidence of knowing that you won't outlive your income when you retire.

The GLWB also accelerates the growth of your income benefits with:

- A 20% bonus paid on first-year premiums
- 10% roll-up bonus added each year for the first 10 years
- Income payments that increase with your age

Protection

Your gains are locked in each year, meaning you can't lose any of your premium or any previously credited interest due to market downturns or sudden market swings.

Growth

You'll have access to crediting strategies to help your money grow—multiple index options and one fixed account option. You can diversify your annuity by choosing one or a combination of strategies. And you won't pay taxes on gains until you withdraw them. The combination of compounded gains and a potentially lower tax bracket after you retire can help make your retirement savings go farther.

Scan or click to view the Target Income 10[®] product snapshot

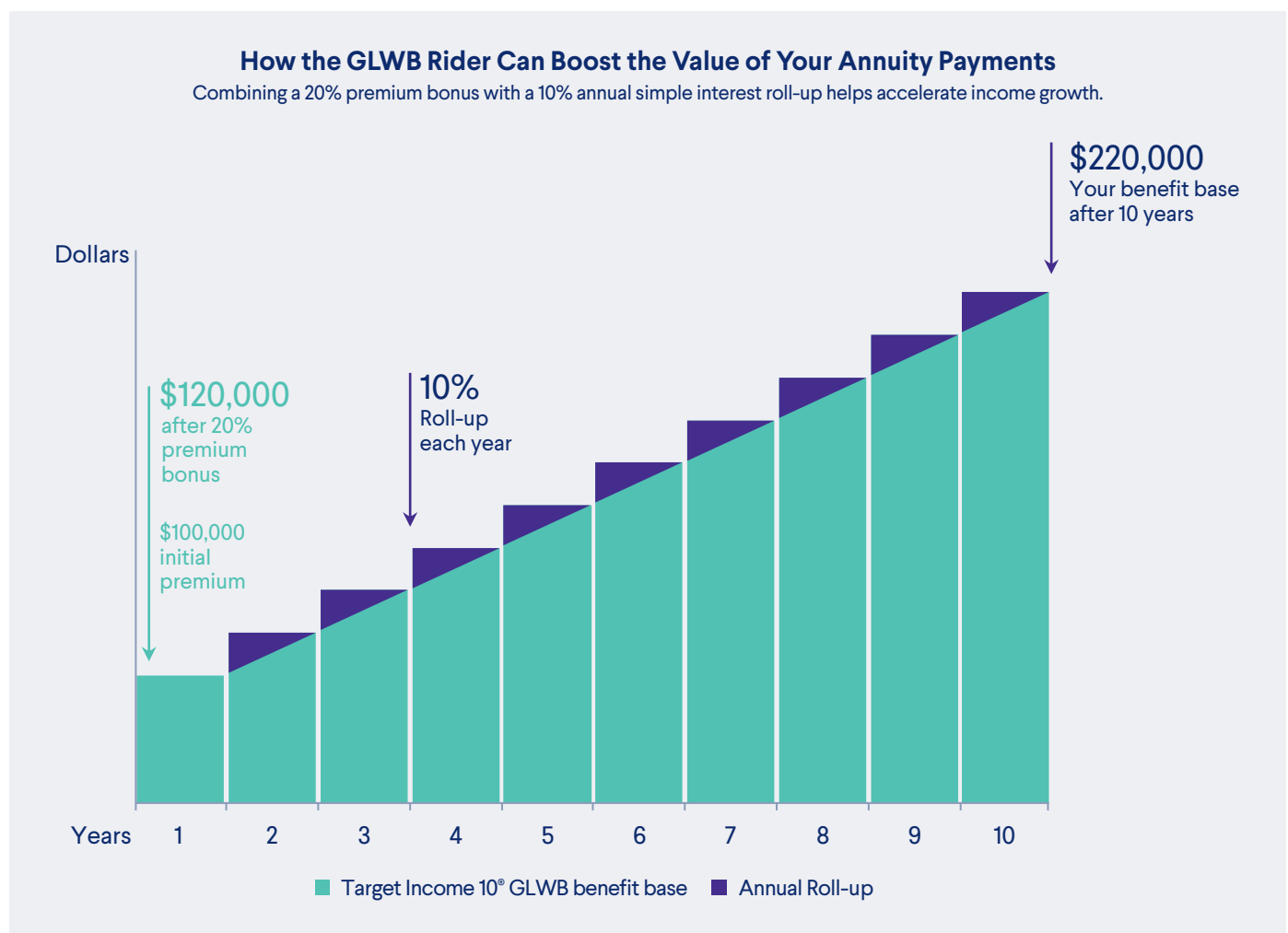


Accelerating retirement income growth

Target Income 10[®] in action

In the scenario below, the client purchases Target Income 10[®] with the GLWB rider, with the primary goal of accelerating the growth of their income for retirement. However, they also want to ensure they have the control and flexibility in their annuity to adapt when life happens. As you can see in the chart below...

- The client invests \$100,000 in the annuity and they immediately receive a 20% (\$20,000) premium bonus to their benefit base. The premium bonus is in addition to the 10% annual roll-up and helps accelerate the growth of their income benefit.
- After the first contract anniversary, the client can turn on income at any time, and their benefit base is calculated as of that day—without waiting until a contract anniversary to see an increase in their income base.



The hypothetical chart above shows how the GLWB benefit base can grow prior to turning on lifetime income. It assumes no additional premium payments; no withdrawals have been taken and no step-ups have occurred.

Retirement income for life. Guaranteed.

Let's fast forward to the point where you've decided to retire. It's now time to put the GLWB to work creating Guaranteed Annual Lifetime Income. When you elect to begin:

- The amount of income you'll receive depends on whether you elect single or joint life payments, the amount of your Benefit Base, and your age as of the Income Start Date.
- The withdrawals come from your account value. If your account value declines or reduces to zero, your income payments will continue for the remainder of your life, or your life and your spouse's life if you elect joint life income.^{1,2}
- Your Guaranteed Annual Lifetime Income locks in, but still can capture account value growth for income purposes.

GLWB Lifetime Payout Factors								
Age	Single Life	Joint Life	Age	Single Life	Joint Life	Age	Single Life	Joint Life
50	3.95%	3.30%	62	5.75%	5.10%	74	7.05%	6.40%
51	4.10%	3.45%	63	5.85%	5.20%	75	7.20%	6.55%
52	4.25%	3.60%	64	5.95%	5.30%	76	7.35%	6.70%
53	4.40%	3.75%	65	6.05%	5.40%	77	7.50%	6.85%
54	4.55%	3.90%	66	6.15%	5.50%	78	7.65%	7.00%
55	4.70%	4.05%	67	6.25%	5.60%	79	7.80%	7.15%
56	4.85%	4.20%	68	6.35%	5.70%	80	7.95%	7.30%
57	5.00%	4.35%	69	6.45%	5.80%	81	8.10%	7.45%
58	5.15%	4.50%	70	6.55%	5.90%	82	8.25%	7.60%
59	5.30%	4.65%	71	6.65%	6.00%	83+	8.40%	7.75%
60	5.45%	4.80%	72	6.75%	6.10%			
61	5.60%	4.95%	73	6.90%	6.25%			

¹ As long as you follow the rules set out in your Target Income 10[®] contract or if your account value hasn't gone to zero because of excess withdrawals.

² If you elect joint life income payments, the income start age is based on life of youngest spouse.

Additional retirement income options

When you transition to retirement, Target Income 10[®] gives you the flexibility to receive income in several ways, in addition to guaranteed lifetime income. If an unexpected situation arises where you need access to your money, you have options.

- 1 Free withdrawals:** you can take 10% of the total premium payments during the first contract year. After the first contract year, you may take 10% of the last contract anniversary value. Both options are free of surrender charges and any applicable Market Value Adjustment (MVA).

You may take withdrawals in excess of the free withdrawal amount but surrender charges and a MVA will apply. However, please note that any withdrawals taken prior to the Income Start Date (“early withdrawals”) will reduce the GLWB and future lifetime income.

- 2 Turn your annuity into an income stream:** You also have the option to annuitize your contract. Target Income 10[®] offers several annuity payout options, including income for life or for a specified period, for you and your spouse (if you purchase a joint contract).

Surrender charge exceptions	
Required Minimum Distributions (RMDs)	If you are required to take a RMD, and that RMD is more than your 10% free withdrawal or your guaranteed annual lifetime income payment, you may take the entire RMD without a surrender charge or adjustment to your GLWB. ¹
Nursing Home Waiver²	You may take a one-time withdrawal from your annuity, after the first contract anniversary, without a surrender charge if you are confined to a hospital or nursing facility for at least 90 days, as long as the contract is purchased before your 76th birthday.
Terminal Illness Waiver²	After a period of one year, you may take a one-time withdrawal from your annuity without a surrender charge to pay for hospice care.






Withdrawals Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

¹ Please refer to the contract for additional details.

² Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

Flexibility to adapt as your needs change

Everybody has a plan until life hits them with the unexpected. With Target Income 10[®], you have built-in flexibility features that are designed to adapt to your changing needs in retirement.

-  **You are unsure if you need single or joint income.** You have the flexibility to choose guaranteed lifetime income for you, or you and your spouse—and you can wait until you're ready to take income to make your selection.¹ You also have the flexibility to add your spouse, if you are married after you purchase the contract.
-  **You want to start taking income but don't want to miss a roll-up bonus credit.** You're eligible to receive a pro-rated roll-up bonus credit to your benefit base on your Income Start Date – the date you turn on lifetime income.
-  **You need access to money for emergencies—or opportunities.** You may take early withdrawals up to an annual 10% free withdrawal amount. Any withdrawal taken prior to starting lifetime income does not stop your roll-up.^{2,3}
-  **You have additional money and would like to add to your annuity contract.** You can add money into your Target Income 10[®] fixed index annuity at any time.⁴
-  **You no longer need income protection.** If you decide you no longer need the income guarantees associated with the GLWB, you can cancel the rider after the first contract year.

¹ Joint lifetime income is available at no additional cost.

² During the surrender charge period of your annuity contract, you can withdraw up to 10% of the value of your annuity account each year without paying any extra “early surrender” charges. Any early withdrawals taken in excess of these amounts will be subject to the surrender charges specified in your contract. But remember: The taxable portion of any withdrawal is taxed as ordinary income, and you may have to pay a 10% federal tax penalty if you are younger than age 59½.

³ Withdrawals prior to the income start date will reduce the GLWB benefit base and associated future lifetime income.

⁴ The premium bonus is only applied to payments added in the first contract year. Additional payments made after the first 90 days are not included in the roll-up bonus base.

Target Income 10[®] index account options

S&P 500[®] Index

Widely considered the leading benchmark of the U.S. equities market, the Standard & Poor's 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.

Morgan Stanley Global Opportunities Index

Tracks and invests in multiple asset classes of equities, fixed-income rates, and commodity futures. The dynamic rebalancing of fixed-income and bond components helps mitigate the risk of downtrends in volatile interest rate environments.

First Trust Capital Strength[®] Barclays 5% Index

Provides exposure to U.S. equities and treasuries—selects 50 large-cap U.S. stocks in the NASDAQ and utilizes an equally weighted portfolio of four Barclays U.S. Treasury futures indexes to capture optimal risk-adjusted returns.

RBA Select Equity Yield CIBC 5% Index

Value investing strategy focused on enhancing total returns by investing in the top 100 U.S. large-cap dividend-paying stocks, concentrating exclusively on stocks that produce reliable, sustainable dividends.

Index strategies and crediting options

Driving the growth of your annuity

With Target Income 10[®], you can choose to invest your money in one or a combination of strategies. The money you allocate to any index strategies has the potential to grow based on the underlying performance of your chosen indexes, measured from the beginning to the end of your 1-year term. This is called “point-to-point” crediting.

So, if your chosen indexes rise, your account is credited with interest that represents a portion of the gain. If the index falls, you will not receive any interest—but neither will you sustain any loss. Instead, any earnings from the previous year are “locked in” and protected.

Strategy	Asset Classes	Geography	Crediting Options
S&P 500 [®] Index	Equity	United States	1-year Point-to-Point with Cap
			1-year Point-to-Point with Participation Rate
First Trust Capital Strength [®] Barclays 5% Index	Equity, Treasuries	United States	1-year Point-to-Point with Participation Rate
Morgan Stanley Global Opportunities Index	Equity, Bonds, Commodities	United States, Germany, Japan	1-year Point-to-Point with Participation Rate
RBA Select Equity Yield CIBC 5% Index	Equity	United States	1-year Point-to-Point with Participation Rate
1-year Fixed Rate	Fixed Income	United States	Annual

Target Income 10[®] product summary

Core annuity features												
Issue ages	50-80											
Minimum initial premium	\$25,000 for both qualified and nonqualified money; Flexible premium deferred annuity											
Subsequent payments ¹	Minimum: \$500; Maximum: Total purchase payments cannot exceed \$1M without prior approval											
Free withdrawal amount ²	10% of the total premiums during the first contract year; 10% of the last contract anniversary value or required minimum distribution (RMD), if greater, in the contract years thereafter											
Surrender charge period ³	Standard 10-year non-rolling surrender charge schedule period											
	Year	1	2	3	4	5	6	7	8	9	10	11+
Percent	10%	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	0%
Market value adjustment State variations apply	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.											
Annuitization ⁴	<ul style="list-style-type: none"> Maximum annuitization age: 95 Annuitization options include: <ul style="list-style-type: none"> Single-life only Single-life with period certain Joint and survivor life 											
Death benefit	Greater of account value or surrender value											
Guaranteed lifetime withdrawal benefit (GLWB) – required at issue												
Premium bonus	20% bonus to the benefit base on first-year premiums											
Roll-up bonus rate	10% roll-up bonus credit to benefit base during first 10 years											
Annual cost	1.05% of benefit base for both Single or Joint Life											

¹ Subsequent payments not permitted after any owner/annuitant has attained age 85.

² Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Early and excess withdrawals will reduce the GLWB benefit and may result in a surrender charge or a market value adjustment (MVA)

³ With a non-rolling surrender charge, all payments are free from surrender charges at the end of the surrender charge schedule. Below are the State-specific and the California-only surrender schedules. **The state-specific surrender schedule is for use in the following states: AK, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA.**

	Year	1	2	3	4	5	6	7	8	9	10	11+
State-specific schedule	10-Year	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California schedule	9-Year	8.30%	8.20%	7.20%	6.20%	5.20%	4.15%	3.15%	2.10%	1.05%	0%	0%

⁴ We may offer other options other than those listed. Please refer to the contract for details.

Delaware Life and you

Delaware Life has decades of annuity innovations and brings you a long history and solid track record. At Delaware Life, we develop smart annuities to address your unique retirement needs.

To us, pure value is part of everything we do—we want you to know what you're getting and what you're paying for it. This includes developing competitive products; delivering a seamless, efficient experience; and serving as an honest and reliable financial institution. We want you and your financial professional to feel that it's easy to do business with Delaware Life, and we work every day to continually improve your experience with us.

It's our mission at Delaware Life Insurance Company to offer our clients practical solutions with easy-to-understand features and deliver them with clarity and integrity. We aim to provide a seamless experience that gives our clients exactly what they're looking for:

- Comfort of understanding
- Confidence of transparency
- Streamlined products without needless features

We are focused on addressing the real issues of retirement and legacy planning, providing solutions for both accumulation and income. That's why we offer annuities with the potential for growth, and for income, that can last a lifetime—so our customers can plan for new adventures in retirement.

We can help you reach your retirement destination



Key terms

Point-to-Point Crediting	The index performance is determined by comparing the index's value at the beginning of the Crediting Period to its value at the end of the Crediting Period and is subject to index cap and participation rates.
Index Cap Rate	The maximum percentage of interest, as part of an Index Strategy, that can be credited to any Account Value that is allocated to an Index Account for a given Term.
Index Participation Rate	A factor applied to the performance of an index that is used to determine the index interest credit for an Index Strategy.
Interest Credited	The total amount of interest credited to the account value for both the fixed rate and index-based strategies.
Crediting Period	The time period associated with each Index Account and Fixed Account, used to determine the interest credited. Each rate (Index Participation Rates, Cap Rates, and Fixed Interest Rates) associated with a given Index Account or Fixed Account will not change during the Term but is subject to change at the start of each new Term.

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- Allocation to a crediting method using the Index provides the potential for interest to be credited based in part on the performance of the Index.
- The Index may not increase in value due to a number of factors and as a result there may be no interest credited to the annuity contract.
- Because the Index has a consistent volatility target, the Index performance will not match the performance of the underlying Index components and may dampen the performance of the Index in rising markets.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index may be composed of a small number of index components at any given time and the performance of the Index involves risk associated with international and U.S. equities and bonds, commodities, and precious metals, which may impact the Index value and the interest credited to the annuity contract.
- Premiums allocated to a crediting method using the Index is not a direct investment in the stock markets, bond markets, commodities, precious metals, or in the index. Purchasers of products linked to the Index will have no access to the components underlying the Index. The Index is calculated on an excess return basis.

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While the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for Products referencing the Index as compared to other indices not subject to volatility controls.

Delaware Life

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

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This brochure 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.

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