



Snapshot: Growth Pathway[®] Fixed Index Annuity

Core Annuity Features										
Issue ages	18-80									
Minimum initial premium payment	\$10,000 for both qualified and nonqualified money; Flexible premium deferred annuity									
Subsequent payments ¹	Minimum: \$500 Maximum total premium cannot exceed \$1M without prior approval									
Available indices & fixed account	<ul style="list-style-type: none">• 4 index options including the S&P 500® Index• 7 interest crediting strategies• 1-year fixed account								Scan or click for current rates	
Free withdrawal amount ²	10% of the total purchase payments 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 5 and 7-year non-rolling surrender charge period									
		Year	1	2	3	4	5	6	7	8+
	Standard schedule	5-Year	9%	8%	7%	6%	5%	0%	0%	0%
		7-Year	9%	8%	7%	6%	5%	4%	3%	0%
Market value adjustment <i>State variations apply</i>	Applies to withdrawals and surrenders greater than the free withdrawal amount; Waived at death or within bailout window									
Annuitization ⁴	<ul style="list-style-type: none">• Max annuitization age: 95• Single-life only; single-life with period certain; joint and survivor life									
Death Benefit	Greater of account value or surrender value									
Additional no-cost benefits										
Guaranteed Minimum Account Value (GMAV)	<ul style="list-style-type: none">• 5-year surrender period: Guarantees that your annuity’s account value will be at least 115% of the initial premium, less any withdrawals, at the 5th anniversary.• 7-year surrender period: Guarantees that your annuity’s account value will be at least 115% of the initial premium, less any withdrawals, at the 7th anniversary.									
Bailout provision	You may make full or partial withdrawals from your annuity without a surrender charge or market value adjustment if the renewal cap rate for the S&P 500® 1-year point-to-point with cap index strategy falls below the bailout cap rate									
Nursing Home & Terminal Illness waivers ⁵	<ul style="list-style-type: none">• After a period of one year, you may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care.• Contract must be purchased prior to owner’s attained age of 76 for the nursing home waiver.									

What is a fixed index annuity?

A fixed index annuity (FIA) is an insurance product that is designed to help you meet your long-term retirement needs. An FIA may help you:

- Grow your money—earn interest based on the performance of the indexed-linked crediting options or fixed account.
- Protect your money—lock in gains each year to protect your account value from market drops.
- Convert your savings into retirement income, including income for 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. Withdrawals will reduce any protection benefits 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 is the California-only surrender schedule.

	Year	1	2	3	4	5	6	7	8+
California schedule	5-Year	9.20%	8.20%	7.20%	6.20%	5.20%	0%	0%	0%
	7-Year	9.20%	8.20%	7.20%	6.20%	5.20%	4.15%	3.15%	0%

⁴ We may offer other options other than those listed. Please refer to the contract for details.
⁵ Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

Standard & Poor’s®

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Delaware Life

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delawarelife.com

Service Center: P.O. Box 80428, Indianapolis, IN 46280
Sales Support: 844.DEL.SALE (844.335.7253)
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