# Target Growth 10®

## Fixed Index Annuity

# Setting the course for your retirement

You're ready to set your retirement plan in motion—and protecting your money is just as important as growing it. Target Growth 10® Fixed Index Annuity can help you get to your retirement, with the growth potential and market protection you need.

## Target Growth 10® may be a good fit if:

- You are at or nearing retirement
- You are seeking downside protection for money you can't afford to lose
- You are looking for opportunities to grow your nest egg without putting it at risk
- You want access to complementary index options that provide diversification for a range of market conditions

# You can depend on Delaware Life

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.

# Growth and protection are key

## Protection and certainty can impact growth

When you invest, it's inevitable there'll be market ups and downs. And for many investors, the "downs" can cause angst and uncertainty. To avoid losing money, they may shift their investments away from equities and into fixed income products like bank CDs and Treasury bonds. But when interest rates are low for extended periods—like the past 10 years—the return on these products can also be low. This creates a dilemma—having to choose between protecting your money or trying to grow it. **So, what about the stock market?**

Over the past 30 years, CD rates have, on average, declined **almost 99%**[1]

## Finding growth opportunities may mean taking more market risk

You could invest in stocks and other equities—but can you afford the risk? With volatile markets, some investors may be reluctant to stay long enough to see gains. Research cites that some investors need to "win" twice as much as they "lose" to be indifferent to risk.[2]

Nobody knows when the market will see significant gains—or losses. If you're not invested, you could miss the best days. **So, how can you feel comfortable staying the course?**

Over the past 20 years, the average annual return of the S&P 500® is **164% higher** than that of the average investor[3]

## You can have both growth and protection

What if you didn't have to sacrifice one for the other? If you're looking to protect your retirement savings from market loss and still want the potential to increase your nest egg, consider **Target Growth 10® Fixed Index Annuity**. It offers both downside protection and upside opportunity and can be a smart choice as part of your financial strategy.

CDs are FDIC-insured up to $250,000 per financial institution, and there may be a penalty for early withdrawal. Fixed indexed annuities, like many investments, are not FDIC-insured and have limitations and surrender charges.

1 Source: Bankrate.com, Historical CD Interest Rates: 1984-2021, January 8, 2021.

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

3 Source: JP Morgan Guide to the Markets. Data are as of June 30, 2022. The percentage shown above is based on the difference between the 20-year annualized returns of the S&P 500 Index (9.5%) and the Average Investor (3.6%). The average asset allocation investor return is based on analysis by Dalbar Inc., which utilizes the net of aggregate mutual fund sales, redemptions, and exchanges each month as a measure of investor behavior.

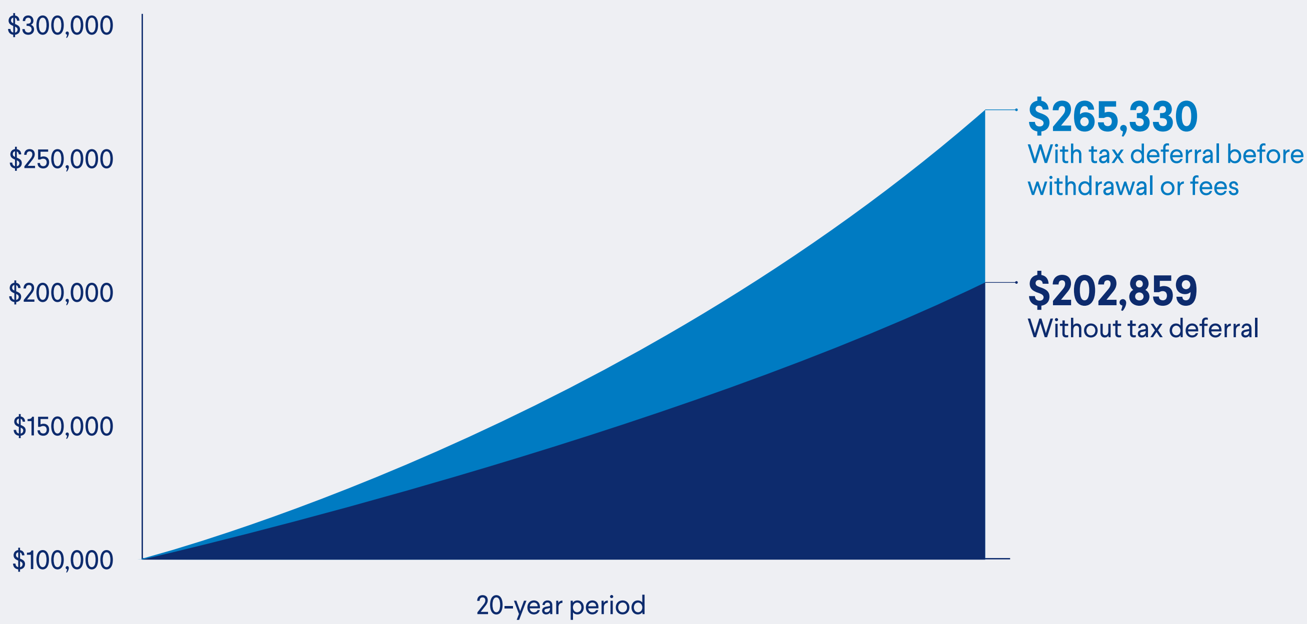
# Target Growth 10® can keep you on course

## Growth and protection while you save for retirement

Target Growth 10® Fixed Index Annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

- **Market downside protection**: Your gains are locked in each year, meaning you can't lose any of your premiums or any credited interest due to market downturns or sudden market swings.
- **Tax-deferred growth**: You'll have access to crediting strategies to help your money grow—four 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.

### The tax-deferral advantage




This hypothetical chart illustrates how tax deferral would affect a $100,000 initial premium, before any withdrawals or fees, during a 20-year period. The chart assumes an annual interest rate of 5% and a federal income tax rate of 28%. Actual tax rates may vary for different taxpayers and assets from those illustrated (for example, capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the examples shown. Consider your personal investment time horizon and income tax brackets, both current and anticipated, when making an investment decision. This example illustrates tax deferral and does not represent the past or future performance of any product. Actual results will vary.

# Target Growth 10® in action

## Upside opportunity, downside protection, peace of mind

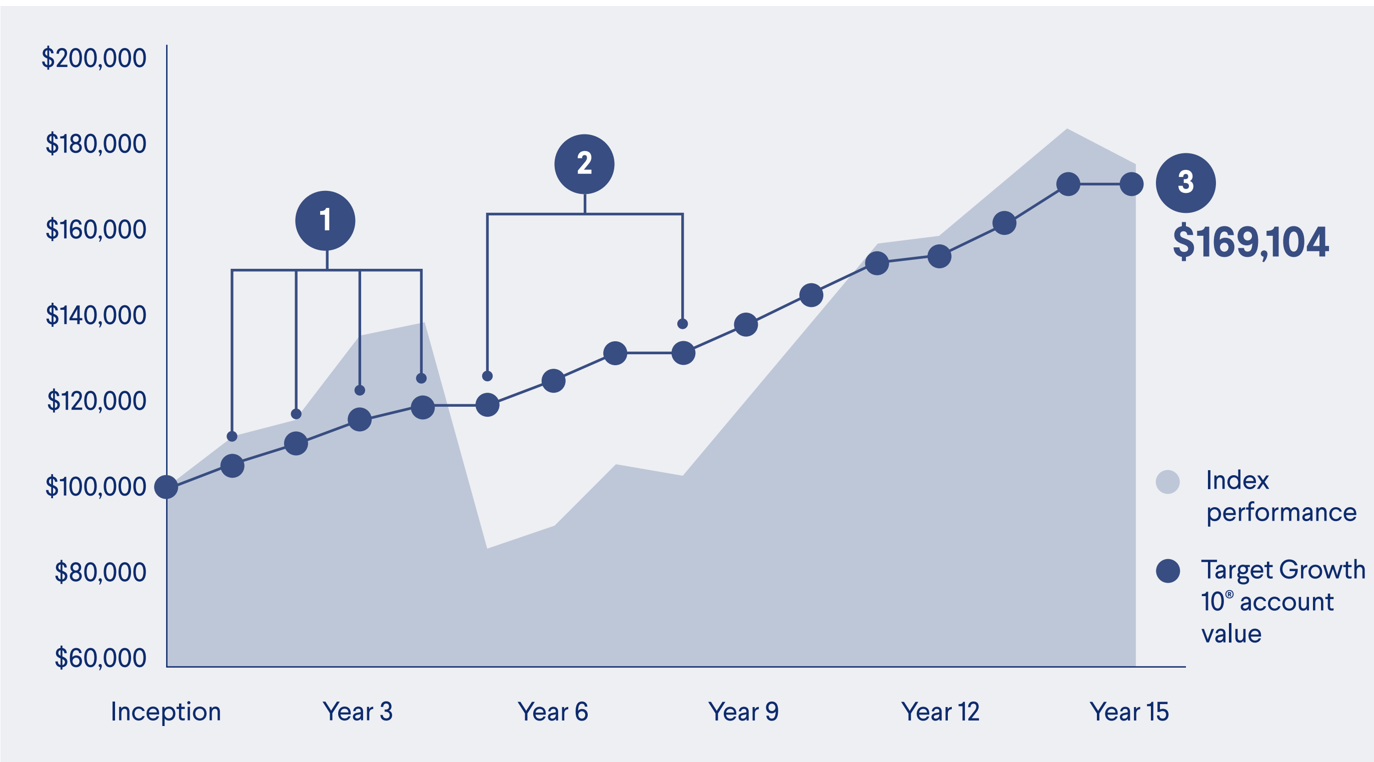
### How it works

The example below shows how a Target Growth 10® Fixed Index Annuity can lock in account value gains during up markets and protect your account value during down markets.

1. **Upside opportunity**: When markets perform well, the gains in your annuity will automatically be locked in at the end of the contract year.

2. **Downside protection**: When markets perform poorly, you won't lose any of your premiums or credited interest, regardless of the index strategies and crediting options you choose.

3. **Peace of mind**: You benefit from the security that comes with experiencing a more stable and predictable investment experience.




This chart 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 premium, a cap of 5.0% (using the One-Year Point-to-Point with Cap crediting option only) and assumes no withdrawals or surrender charges during 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 caps, PT Interest Rates, spreads, or a participation rate. Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA).

# Target Growth 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

## Where growth opportunity meets downside protection

With Target Growth 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.

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 |
| | | | 1-year Performance Trigger |
| | | | 1-year Point-to-Point with Participation Rate and Spread |
| **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 |

**Scan or click for current rates**

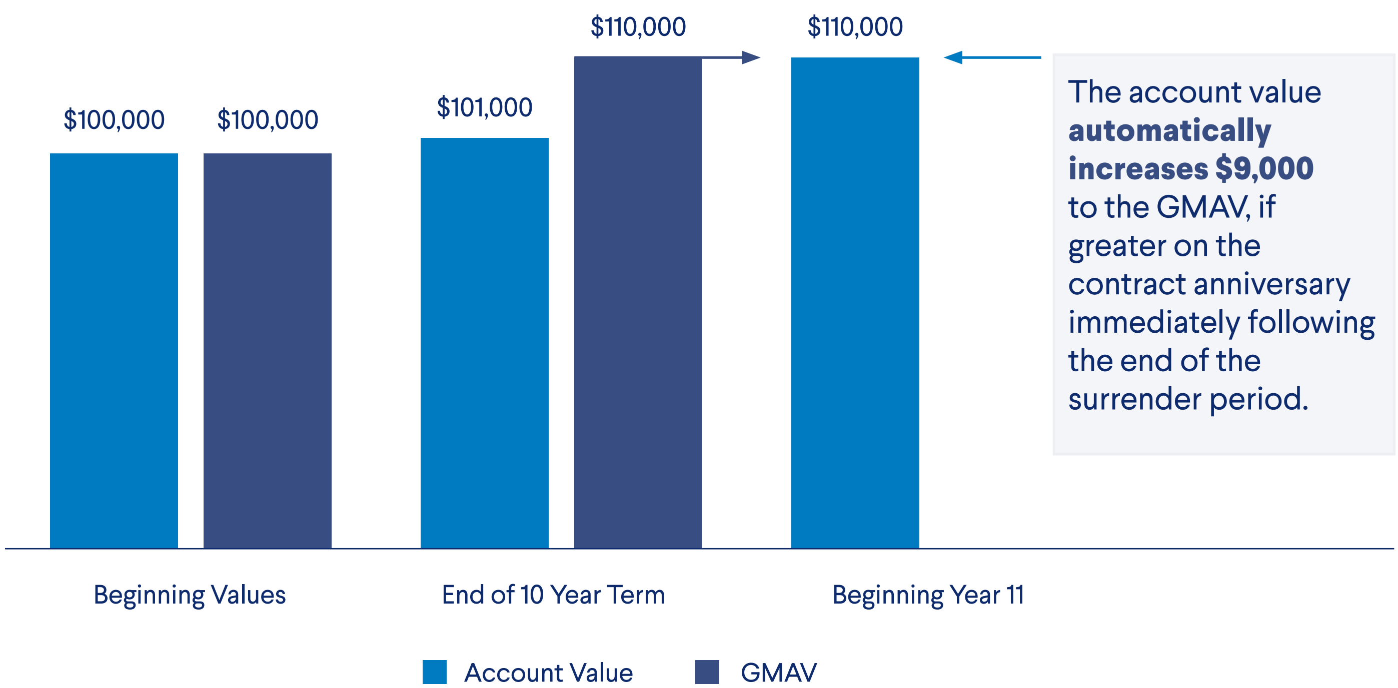
# Guaranteed minimum account value

## Extra protection with guaranteed upside

Target Growth 10® includes, at no additional cost to you, the guaranteed minimum account value (GMAV) feature. If your annuity's account value has not grown by a minimum amount, GMAV ensures you'll receive a minimum percentage of credited interest after your annuity's 10-year surrender period ends. Here's how it works:

- **10-year surrender period**
  GMAV guarantees that your annuity's account value will be at least 110%[1] of the initial premium, less any withdrawals, at the 10th anniversary.

### How GMAV protects your money




This hypothetical example is for illustrative purposes only and does not reflect a specific annuity or an actual account value. It does not include fees or expenses which would lower performance. It assumes the following: a $100,000 initial premium into the Target Growth 10® Fixed Index Annuity; a 10-year surrender period; no withdrawals are taken; a GMAV of 110%.

[1] In the state of California, the GMAV is 109%.

# Access to your money

Occasionally, unexpected situations arise where you may need access to your money. If that happens, you have options.

## 1 Take withdrawals from your account value

**Free withdrawals**: you can take 10% of the total premiums 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 have full access to the account value in your annuity after ten years, depending on which product you choose.

**Partial or full withdrawals**: you have the flexibility, should you need it, to take more than your free withdrawal amount. If you elect to withdraw more, please note that surrender charges and a MVA may apply.

## 2 Turn your annuity into an income stream

You also have the option to annuitize your contract. Target Growth 10® offers several options to provide you with guaranteed income for you, or you and your spouse.

| 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, you may take the entire RMD without a surrender charge. |
| **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[1]** | You may withdraw money from your annuity without a surrender charge to pay for an eligible nursing home or hospice care. |

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 MVA.

[1] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

# Target Growth 10® Fixed Index Annuity

## Product summary

| | |
|---|---|
| **Issue ages** | 18-80 |
| **Minimum initial premium** | $25,000 for both qualified and nonqualified money; flexible premium deferred annuity |
| **Subsequent premiums**[1] | Minimum: $500;<br>Maximum: Total premiums cannot exceed $1M without prior approval |
| **Plan types** | Nonqualified, IRA, SEP-IRA, and Roth IRA |
| **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 charges**[3] | 10-year non-rolling surrender charge schedule: |
| **Market value adjustment State variations apply** | Applies to withdrawals and surrenders greater than the free withdrawal amount; waived at death or within bailout window |
| **Annuitization**[4] | Available one year from contract issue:<br>• Single-life only<br>• Single-life with 10-30-year period certain<br>• Joint and survivor life |
| **Maximum annuitization age** | 95 |
| **Death benefit** | Greater of account value or surrender value |
| **No-cost benefits**[5] | GMAV; bailout provision; nursing home waiver; terminal illness waiver |

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Standard schedule | 10% | 10% | 10% | 10% | 10% | 9% | 8% | 7% | 6% | 5% | 0% |

[1] Subsequent premiums 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 MVA.

[3] With a non-rolling surrender charge, all premiums are free from surrender charges at the end of the surrender charge schedule. Below are the state-specific and California-only surrender schedules. **The state-specific surrender schedule is for use in the following states: AK, CT, DE, FL, IA, ID, IN, MA, MD, MN, MO, MT, 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** | 9.20% | 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.

[5] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

# Delaware Life and you

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 growth rate determined by comparing the index's value at the beginning of the crediting period to its value at the end of the crediting period. |
| **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/or 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.

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TG10CB (Revised 01/23) 2023010021 EXP 01/24