



## Delaware Life Accelerator Prime<sup>SM</sup> Variable Annuity

Issued by Delaware Life Insurance Company

# Product overview

Delaware Life's Accelerator Prime<sup>SM</sup> Variable Annuity is a flexible premium variable annuity. It can help grow your money to overcome inflation's rising costs and can also address market volatility—as well as help you establish predictable income for retirement.

### ■ While you're saving for the future, you can:

- Manage your investment strategy with a comprehensive selection of investment fund options (variable account options).
- Potentially grow your retirement assets faster through the power of tax deferral and compounding.
- Protect your contract value from market fluctuations with an optional guaranteed minimum accumulation benefit (GMAB) rider or guaranteed market protection benefit (GMPB) rider.

### ■ When you retire, you can:

- Turn your contract's cash value into a stream of steady, reliable income when you annuitize. Choose from annuity payout options, including payments for your entire lifetime, payments for your entire lifetime including a guaranteed minimum period payable to either you or your beneficiary(ies), or payments over your lifetime and a co-annuitant's lifetime.
- Guarantee your retirement income for life with one of the optional guaranteed lifetime withdrawal benefit (GLWB) riders.

### ■ Leave a financial legacy through an optional death benefit:

- Guarantee that beneficiaries will receive at least 100% of the premium allocated to the investment fund options (adjusted proportionally for prior withdrawals) with the optional Return of Premium (ROP) death benefit rider.
- Lock in investment gains each year with the optional Highest Anniversary Value (HAV) death benefit rider.

#### What is a variable annuity?

A variable annuity (VA) is a long-term investment designed to offer potential growth and retirement income.

A VA can help you:

- Grow your money faster with the power of tax deferral.
- Manage your investment strategy with a range of investment fund options.
- Convert your savings into retirement income, including income for life.
- Leave a legacy with a death benefit.

Guarantees, including optional riders, are subject to the claims-paying ability and financial strength of the issuing insurance company, and do not protect the value of underlying investment fund options within a variable annuity, which are subject to risk.

**NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE  
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**

# Optional GLWB riders

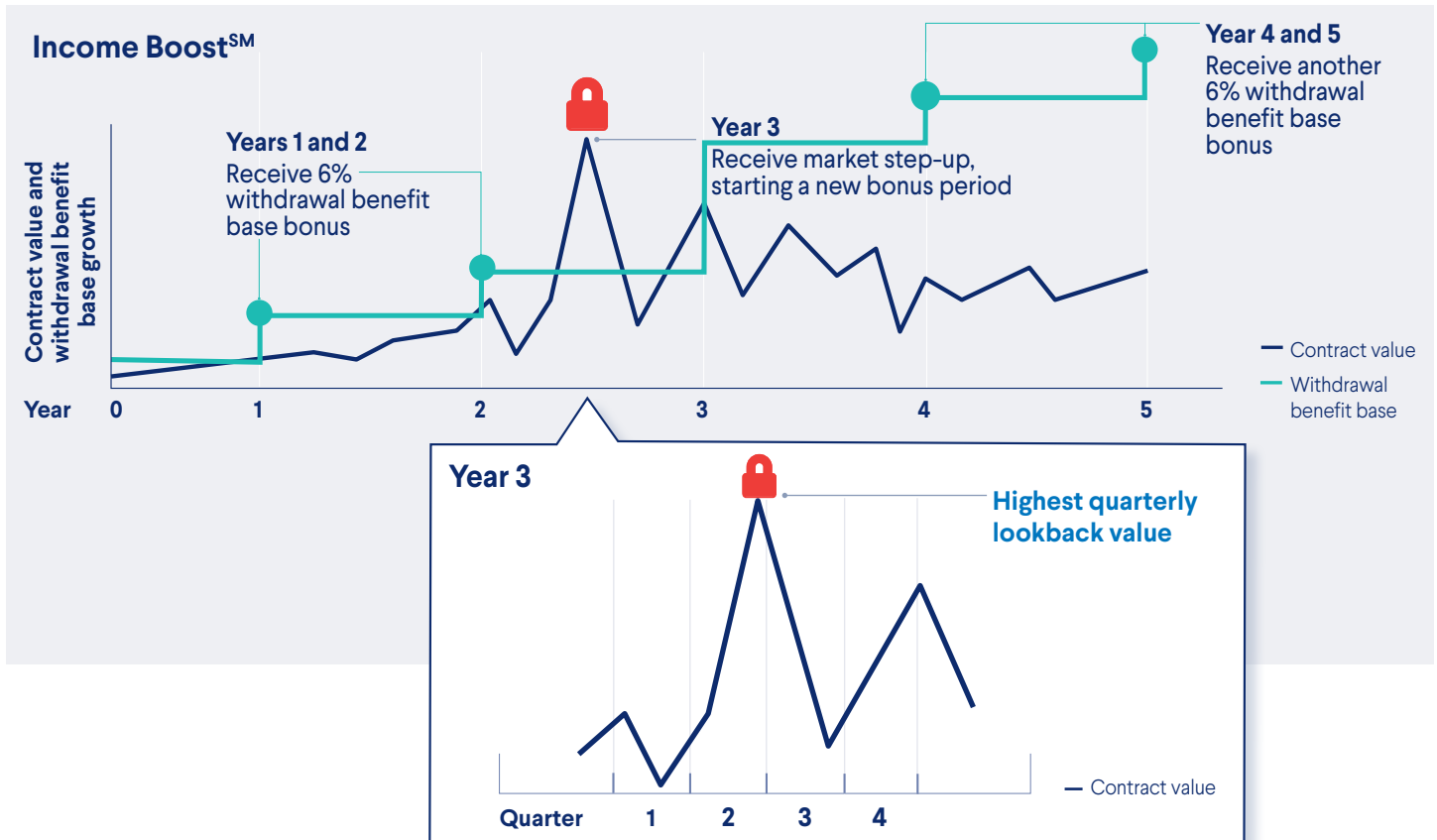
Choice of one of two optional Guaranteed Lifetime Withdrawal Benefit (GLWB) riders that offer:

- Guaranteed income that lasts a lifetime
- A valuable combination of a simple interest bonus, step-up potential, and payout rates
- A diverse lineup of investment fund options

## How do you know which GLWB rider to choose?

	Do you want growth potential and investment freedom?	Do you want higher income guarantees?																																																
	Income Boost <sup>SM</sup> GLWB rider	Income Control <sup>SM</sup> GLWB rider																																																
<b>Summary</b>	Opportunity for growth and higher income with bonuses and investment freedom	Higher income guarantees																																																
<b>Issue age range</b>	45-80	55-80																																																
<b>Bonus rate<sup>1</sup></b>	6%	7%																																																
<b>Bonus period<sup>2</sup></b>	10 years; the bonus period restarts if there is a step-up.	10 years																																																
<b>Step-up frequency<sup>3</sup></b>	Annual (with quarterly lookback)	Annual																																																
<b>Investment fund options</b>	96 investment fund options from 20 leading managers	25 designated investment fund options from leading managers																																																
<b>Lifetime withdrawal percentage</b>	<table border="1"> <thead> <tr> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr><td>55-59</td><td>3.50%</td><td>2.85%</td></tr> <tr><td>60-64</td><td>3.75%</td><td>3.10%</td></tr> <tr><td>65-69</td><td>5.00%</td><td>4.35%</td></tr> <tr><td>70-74</td><td>5.00%</td><td>4.35%</td></tr> <tr><td>75-79</td><td>5.25%</td><td>4.60%</td></tr> <tr><td>80-84</td><td>5.50%</td><td>4.85%</td></tr> <tr><td>85+</td><td>5.75%</td><td>5.10%</td></tr> </tbody> </table>	Coverage age	Single life	Joint life	55-59	3.50%	2.85%	60-64	3.75%	3.10%	65-69	5.00%	4.35%	70-74	5.00%	4.35%	75-79	5.25%	4.60%	80-84	5.50%	4.85%	85+	5.75%	5.10%	<table border="1"> <thead> <tr> <th>Coverage age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr><td>55-59</td><td>3.75%</td><td>3.10%</td></tr> <tr><td>60-64</td><td>4.25%</td><td>3.60%</td></tr> <tr><td>65-69</td><td>5.25%</td><td>4.60%</td></tr> <tr><td>70-74</td><td>5.50%</td><td>4.85%</td></tr> <tr><td>75-79</td><td>5.75%</td><td>5.10%</td></tr> <tr><td>80-84</td><td>6.00%</td><td>5.35%</td></tr> <tr><td>85+</td><td>6.25%</td><td>5.60%</td></tr> </tbody> </table>	Coverage age	Single life	Joint life	55-59	3.75%	3.10%	60-64	4.25%	3.60%	65-69	5.25%	4.60%	70-74	5.50%	4.85%	75-79	5.75%	5.10%	80-84	6.00%	5.35%	85+	6.25%	5.60%
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<b>Voluntary GLWB termination</b>	Yes																																																	
<b>GLWB fee<sup>4</sup></b>	1.50% annually	1.35% annually																																																
<b>Joint income</b>	No additional cost																																																	

# How the GLWB bonus and step-up work



In Year 3 the contract value during one of the four quarters exceeded the withdrawal benefit base bonus. That year the withdrawal benefit base steps up to the highest contract value of the previous four quarters—the quarterly lookback. In Years 1, 2, and 4 there is no step-up because the contract value was less than the withdrawal benefit base bonus. However, the withdrawal benefit base is protected even in those down markets and receives the 6% withdrawal benefit base bonus.

This illustration is a hypothetical example used to show how the GLWB 10-year bonus periods and annual step-ups with quarterly lookback work.



In Year 3 the contract value exceeded the withdrawal benefit base bonus, so the withdrawal benefit base stepped up to the market value. In Years 1, 2, 4, and 5 the contract value was less than the withdrawal benefit base bonus, so there was no market step-up. However, the withdrawal benefit base is protected even in those down markets and receives the 7% withdrawal benefit base bonus. This illustration is a hypothetical example used to show how the annual step-up works. It is not meant to represent the performance of any product and does not account for fees, charges, and/or withdrawals, which would reduce the withdrawal benefit base and contract value.

# Optional GMAB rider

An optional **Guaranteed Minimum Accumulation Benefit (GMAB)** rider that:

- Offers the choice of a 7-year or 10-year guarantee term
- Guarantees your minimum contract value at the end of your guarantee term
- Makes it possible to invest in investment fund options while protecting your annuity contract value from down markets

	Armor Seven <sup>SM</sup> GMAB rider	Armor Ten <sup>SM</sup> GMAB rider
<b>Maximum issue age</b> (available at contract issue)	80	
<b>GMAB factor<sup>5</sup></b>	95%	105%
<b>GMAB base<sup>5</sup></b>	Purchase payments during the first 90 days of the term multiplied by the <b>GMAB factor</b> and then adjusted by withdrawals or additional payments	
<b>GMAB credit<sup>5</sup></b>	At the <b>7-year</b> term end date, if the contract value is less than the GMAB base, the <b>GMAB credit</b> will be added to restore it to the guaranteed contract value.	At the <b>10-year</b> term end date, if the contract value is less than the GMAB base, the <b>GMAB credit</b> will be added to restore it to the guaranteed contract value.
<b>Additional payments<sup>6</sup></b>	Allowed, subject to adjustment factors	
<b>Investment fund options</b>	25 designated investment fund options from leading managers	
<b>Successive term available<sup>7</sup></b>	Yes	
<b>Voluntary rider termination</b>	No	
<b>GMAB fee<sup>4</sup></b>	1.10% annually	1.05% annually

## How a GMAB rider can help protect your contract value

\$100,000 initial premium



With **Armor Seven<sup>SM</sup>** at the end of your 7-year term, if your contract value is down to:

- \$90,000—Delaware Life restores your contract value to \$95,000 by adding a \$5,000 GMAB credit.
- \$80,000—Delaware Life restores your contract value to \$95,000 by adding a \$15,000 GMAB credit.

\$100,000 initial premium



With **Armor Ten<sup>SM</sup>** at the end of your 10-year term, if your contract value is down to:

- \$90,000—Delaware Life restores your contract value to \$105,000 by adding a \$15,000 GMAB credit.
- \$80,000—Delaware Life restores your contract value to \$105,000 by adding a \$25,000 GMAB credit.

This chart is a hypothetical representation showing how a variable annuity with a GMAB rider can protect a portion of your contract value and is not meant to represent the performance of any Delaware Life variable annuity (VA) product. It does not reflect any potential withdrawals or adjustments to the investment fund options.

Only one GMAB term period may be chosen per contract. After the initial term, you can choose to start a new guarantee term with a new GMAB base determined by using your current contract value.

# Optional GMPB rider

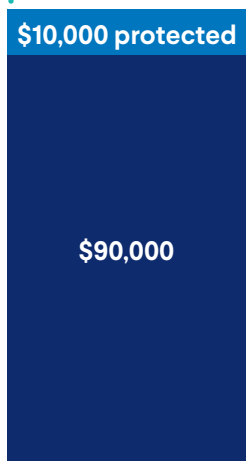
An optional **Guaranteed Market Protection Benefit (GMPB) rider** that:

- Offers the choice of a 7-year or 10-year guarantee term
- Provides downside market protection by covering a specified amount of loss that might occur over your guarantee term
- Ensures that, at the end of your guarantee term, if the contract value has decreased, your account will be credited by the amount of the loss up to the buffer

	Armor Flex Seven <sup>SM</sup> GMPB rider	Armor Flex Ten <sup>SM</sup> GMPB rider
<b>Maximum issue age</b> (available at contract issue)	80	
<b>GMPB base<sup>8</sup></b>	Purchase payments during the purchase payment window = the first 90 days from issue	
<b>GMPB buffer factor<sup>8</sup></b>	10%	20%
<b>GMPB buffer<sup>8</sup></b>	The amount used to determine the GMPB credit on the term end date. The GMPB buffer is equal to the GMPB base on a term start date multiplied by the GMPB buffer factor.	
<b>GMPB credit<sup>8</sup></b>	At the <b>7-year</b> term end date, if the contract value has decreased, the contract will receive a credit which is limited by the GMPB buffer.	At the <b>10-year</b> term end date, if the contract value has decreased, the contract will receive a credit which is limited by the GMPB buffer.
<b>Investment fund options</b>	25 designated investment fund options	
<b>Successive term available<sup>9</sup></b>	Yes	
<b>Voluntary rider termination<sup>10</sup></b>	Yes, if the current contract value divided by GMPB base exceeds the GMPB cancellation threshold	
<b>GMPB fee<sup>4</sup></b>	0.45% annually	

## How a GMPB rider can help protect your contract value

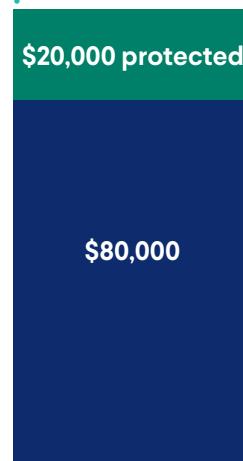
\$100,000 initial premium



With **Armor Flex Seven<sup>SM</sup>** at the end of your 7-year guarantee term, if your contract value is down:

- \$10,000 and your contract value is \$90,000—Delaware Life covers the \$10,000 and restores your contract value to \$100,000.
- \$20,000 and your contract value is \$80,000—Delaware Life covers \$10,000 and restores your contract value to \$90,000.

\$100,000 initial premium



With **Armor Flex Ten<sup>SM</sup>** at the end of your 10-year guarantee term, if your contract value is down:

- \$20,000 and your contract value is \$80,000—Delaware Life covers the \$20,000 and restores your contract value to \$100,000.
- \$25,000 and your contract value is \$75,000—Delaware Life covers \$20,000 and restores your contract value to \$95,000.

This chart is a hypothetical representation showing how a variable annuity with a GMPB rider can protect a portion of your contract value and is not meant to represent the performance of any Delaware Life variable annuity (VA) product. It does not reflect any potential withdrawals or adjustments to the investment fund options.

# A powerful combination: Add a GMPB rider to your GLWB rider

Flexibility	Cost Efficiency	Confidence
You have the flexibility to postpone your choice to use the GMPB rider or GLWB rider until later in your term. Giving you options based on your needs at that time.	You get the GMPB rider protection at a lower cost when added with a GLWB rider.	Purchase a benefit that offers the confidence that you will have what you need when the time comes.

Adding a Guaranteed Market Protection Benefit (GMPB) rider to your Guaranteed Lifetime Withdrawal Benefit (GLWB) rider gives you the choice of either downside market protection or guaranteed lifetime income. A lot can happen in a few years. Your needs may change; markets will change, decisions are difficult as a result. Wouldn't it be great to purchase a benefit that offers the flexibility to defer that choice? With the option to choose which rider to use, you'll have the flexibility to make the decision that works best for you when that time comes.

	GLWB with Armor Flex Seven <sup>SM</sup> added	GLWB with Armor Flex Ten <sup>SM</sup> added
<b>Maximum issue age</b> (available at contract issue)	80	
<b>GMPB base, GMPB buffer factor, and GMPB buffer<sup>8</sup></b>	Same as Armor Flex Seven <sup>SM</sup> /Armor Flex Ten <sup>SM</sup>	
<b>GMPB credit</b>	Same as Armor Flex Seven <sup>SM</sup> /Armor Flex Ten <sup>SM</sup> . No GMPB credit will occur and the GMPB will be terminated if income under the GLWB is taken prior to the end of GMPB term.	
<b>Investment fund options</b>	25 designated investment fund options	
<b>Successive term available for GMPB</b>	No	
<b>Voluntary termination</b>	The GMPB may be canceled at any time. The GLWB can be canceled after the 5-year noncancellation period. The GLWB with GMPB combination can be canceled at any time.	The GMPB may be canceled at any time. The GLWB can be canceled after the 7-year noncancellation period. The GLWB with GMPB combination can be canceled at any time.
<b>GMPB fee<sup>4</sup></b>	0.10% annually; discount of 0.35% relative to Armor Flex Seven <sup>SM</sup> and Armor Flex Ten <sup>SM</sup>	

# Optional death benefit riders

For additional legacy protection, you can select from two optional death benefit riders that preserve:

- Principal (with the ROP death benefit rider)
- or
- Principal and investment gains (with the HAV death benefit rider)

	Return of Premium (ROP) rider*	Highest Anniversary Value (HAV) rider*
<b>Summary</b>	<ul style="list-style-type: none"> <li>• Guarantees beneficiaries will receive the greater of the current contract value or the ROP value plus the portion of the contract value allocated to a fixed account.</li> <li>• ROP value = initial purchase payment and subsequent purchase payments allocated to the investment fund options.</li> </ul>	<ul style="list-style-type: none"> <li>• Locks in investment gains for beneficiaries.</li> <li>• Guarantees beneficiaries will receive the greater of the current contract value or the HAV value plus the portion of the contract value allocated to a fixed account.</li> <li>• HAV value is the greater of the initial and subsequent purchase payments allocated to investment fund options and the highest HAV amount on any contract anniversary prior to owner reaching age 81.</li> </ul>
<b>Maximum issue age</b> (available at contract issue)	80	75
<b>Rider fee<sup>4</sup></b>	0.20% annually	0.40% annually
<b>Voluntary rider termination</b>	Yes	

\* HAV and ROP riders are not available in California.

# Standard provisions

Always available with the Delaware Life Accelerator Prime<sup>SM</sup> Variable Annuity.

<b>Maximum issue age</b>	85																		
<b>Minimum purchase payments</b>	Flexible premium; qualified \$6,000; nonqualified \$10,000; minimum additional \$500																		
<b>Plan types accepted</b>	Nonqualified/IRA/SEP-IRA/Roth IRA																		
<b>Share type</b>	B share																		
<b>Base contract fees and charges</b>																			
<b>Annual contract fee</b>	\$30 annually; fee is waived if the contract value is \$100,000 or higher on contract anniversary.																		
<b>Asset charge</b>	1.20% deducted from the contract value																		
<b>Fund operating expense</b>	Minimum 0.45%/maximum 1.54%; deducted from the contract value																		
<b>Investment options and fixed account</b>																			
<b>Investment fund options</b>	96 investment fund options from 20 leading managers																		
<b>Fixed account</b>	One-year guarantee; the fixed account is not available for optional living benefit riders.																		
<b>Dollar-cost averaging (DCA)</b>	With DCA, you invest a specific amount of money on a set schedule—either every six months or every 12 months. Using DCA can help minimize the impact of market volatility.																		
<b>Withdrawals and surrender</b>																			
<b>Free-withdrawal amount</b>	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																		
<b>Withdrawal charges</b>	<p>7-year schedule</p> <table border="1"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Withdrawal charge</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table> <p><b>Note:</b> Each premium payment has its own 7-year withdrawal charge schedule.</p>	Contract year	1	2	3	4	5	6	7	8+	Withdrawal charge	8%	7%	6%	6%	5%	4%	3%	0%
Contract year	1	2	3	4	5	6	7	8+											
Withdrawal charge	8%	7%	6%	6%	5%	4%	3%	0%											
<b>Terminal illness waiver</b>	<ul style="list-style-type: none"> <li>After the first contract anniversary, there are no early withdrawal charges for a one-time withdrawal if you have a terminal illness.</li> <li>Subject to state availability and restrictions</li> </ul>																		
<b>Nursing home waiver</b>	<ul style="list-style-type: none"> <li>After the first contract anniversary, there are no early withdrawal charges for a one-time withdrawal if you are confined to a hospital or nursing facility for at least 90 days, or shorter if required by your state, as long as the contract is purchased prior to age 76.</li> <li>Subject to state availability and restrictions</li> </ul>																		



# Investment managers

Accelerator Prime<sup>SM</sup> offers 96 investment fund options across a wide range of asset classes, industries, and strategies, sponsored by these 20 well-established investment management companies with each having an average of over 70 years of experience managing investors' money.



LORD ABBETT<sup>®</sup>



P I M C O



Third-party trademarks and service marks are the property of their respective owners.

***This material must be preceded or accompanied by a product prospectus for the Accelerator Prime<sup>SM</sup> Variable Annuity. You should carefully consider a variable annuity's risks, charges, and limitations and the investment goals of underlying investment options prior to making any investment decisions. This and other information is available in the product prospectus, as well as the underlying investment fund options prospectuses. These prospectuses are available from your financial professional or [www.delawarelife.com](http://www.delawarelife.com). Read them carefully before investing.***

Variable annuities are subject to investment risks, including the possible loss of principal. Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional living benefit is elected.

<sup>1</sup> During a bonus period, on the contract anniversary we will calculate a bonus amount that may be added to the withdrawal benefit base. The bonus amount will be equal to the current bonus base multiplied by the bonus rate. The initial bonus base is equal to the purchase payment. It can increase for additional payments and step-ups.

<sup>2</sup> Income Control<sup>SM</sup>: The bonus period is a 10-year period before the income start date, measured from the issue date.

Income Boost<sup>SM</sup>: The bonus period is a 10-year period before the income start date, measured from the issue date or the last step-up date.

<sup>3</sup> Income Control<sup>SM</sup>: On each contract anniversary an assessment is made on whether a contract qualifies for a step-up and a subsequent increase to the withdrawal benefit base. The withdrawal benefit base will be the greater of: (1) the contract value on the contract anniversary; or (2) the current withdrawal benefit base or the withdrawal benefit base plus any bonus amount during the bonus period.

Income Boost<sup>SM</sup>: On each contract anniversary an assessment<sup>SM</sup> is made on whether a contract qualifies for a step-up and an increase to the withdrawal benefit base. One of the values used in that assessment is the highest adjusted quarterly contract value (the HQ contract value). To determine the HQ contract value for the contract year just ended, we first record the contract value at the end of each contract quarter during the prior contract year. We then increase each of these recorded quarter-end contract values for each purchase payment made and decrease them for each partial withdrawal taken after the end of the applicable contract quarter. On each contract anniversary, if the HQ contract value is greater than the withdrawal benefit base plus any applicable bonus amount, then the withdrawal benefit base and the bonus base will step up (increase) to an amount equal to HQ contract value.

<sup>4</sup> The current GLWB fee is calculated based on the withdrawal benefit base, charged at the end of each quarter, and deducted proportionately from the contract value. The rider fee percentage could be increased as a result of a step-up. Delaware Life will notify you in advance, and you can elect not to receive the step-up. The GLWB fee will never be greater than the set maximum GLWB fee.

The current GMAB fee is calculated based on the GMAB base, charged at the end of each quarter, and deducted proportionately from the contract value. The GMAB fee will never be greater than the set maximum GMAB fee.

The current GMPB fee is calculated based on the GMPB base, charged at the end of each quarter, and deducted proportionally from the contract value. The GMPB fee will never be greater than the set maximum GMPB fee.

The current GLWB with GMPB fee is calculated based on the GMPB base, charged at the end of each quarter, and deducted proportionally from the contract value. The GMPB fee will never be greater than the set maximum GMPB fee. The GLWB rider fees apply.

The current ROP fee is calculated based on the ROP value, charged at the end of each quarter, and deducted proportionately from the contract value.

The current HAV fee is calculated based on the HAV value, charged at the end of each quarter, and deducted proportionately from the contract value.

<sup>5</sup> On the issue date, the GMAB base is equal to the purchase payments received during the first 90 days of the initial term multiplied by the GMAB factor. The GMAB base can increase by subsequent purchase payments. Any withdrawals reduce the GMAB base proportionally. The GMAB factor varies based on the length of the term elected and represents the percentage of purchase payments that are protected. The GMAB factor will not vary from the GMAB factor disclosed in the prospectus or as disclosed in any rate sheet. At the end of the term, if the contract value is less than the GMAB base, then a GMAB credit will be applied such that the contract value equals the GMAB base.

<sup>6</sup> Purchase payments received after the first 90 days of the initial term or after the term start date of a successive term will be multiplied by an adjustment factor known as the GMAB subsequent purchase payment adjustment factor. This will reduce the amount of the purchase payment protected by the benefit. The subsequent purchase payment adjustment factors are as follows:

Completed years of term at time purchase payment is received

	0	1	2	3	4	5	6	7	8	9
Armor Seven <sup>SM</sup> GMAB	85%	70%	60%	50%	50%	50%	50%			
Armor Ten <sup>SM</sup> GMAB	90%	80%	70%	60%	50%	50%	50%	50%	50%	50%

<sup>7</sup> Prior to the end of the initial term, you may elect to continue the GMAB by selecting a successive term made available. The company will provide a notice showing the available terms and their applicable designated investment options, GMAB factor, GMAB subsequent purchase payment adjustment factors, and annual GMAB fee rate.

<sup>8</sup> On the issue date, the GMPB base is equal to the purchase payments received during the purchase payment window = the first 90 days of the initial term. Any withdrawals reduce the GMPB base proportionally. The GMPB buffer factor varies based on the length of the term elected and represents the percentage of loss that is covered. The GMPB buffer factor will not vary from the GMPB buffer factor disclosed in the prospectus or as disclosed in any rate sheet. At the end of the term, if the contract value has decreased, the contract will receive a GMPB credit up to the GMPB buffer factor.

<sup>9</sup> Prior to the end of the initial term, you may elect to continue the GMPB by selecting a successive term made available. The company will provide a notice showing the available terms and their applicable designated investment options, GMPB factor, and the annual GMPB fee rate.

<sup>10</sup> The current GMPB cancellation thresholds are as follows:

Completed years of term at time request to terminate is received

	1	2	3	4	5	6	7	8	9	10
Armor Flex Seven <sup>SM</sup> GMPB	110%	120%	130%	140%	150%	160%	190%			
Armor Flex Ten <sup>SM</sup> GMPB	110%	120%	130%	140%	150%	160%	170%	180%	190%	200%

**Note:** You cannot elect both a GMAB and a GLWB in the same contract.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity’s features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

Delaware Life does not provide tax or legal advice. Any tax discussion is for general informational purposes only. Clients should refer to their tax advisor for advice about their specific situation.

Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Withdrawals, including required minimum distributions (RMDs), will reduce the contract value and may reduce the living and death benefits and any optional riders. Withdrawals may be subject to withdrawal charges.

Issued on Contract: ICC21-DLIC-VA-C-01 (state variations may apply).

Rider Numbers: ICC21-DLIC-VA-GLWMPB-01, ICC21-DLIC-VA-GLWMPB-02, ICC21-DLIC-VA-GMAB, ICC21-DLIC-VA-GMAB, ICC21-DLIC-VA-HAVDB, and ICC21-DLIC-VAROPDB (state variations may apply).

Broker/dealer and state variations may apply. Contact your broker/dealer for availability.

The Accelerator Prime<sup>SM</sup> Variable Annuity is issued by Delaware Life Insurance Company and distributed by its affiliated broker-dealer, Clarendon Insurance Agency, Inc. (member FINRA). Both companies are members of Group One Thousand One, LLC (Group 1001).

Delaware Life Insurance Company, 1601 Trapelo Road, Waltham, MA 02451

**delawarelife.com**

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