



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

# STAIR<sup>®</sup> (Stacked Accumulation Income Rider<sup>®</sup>)

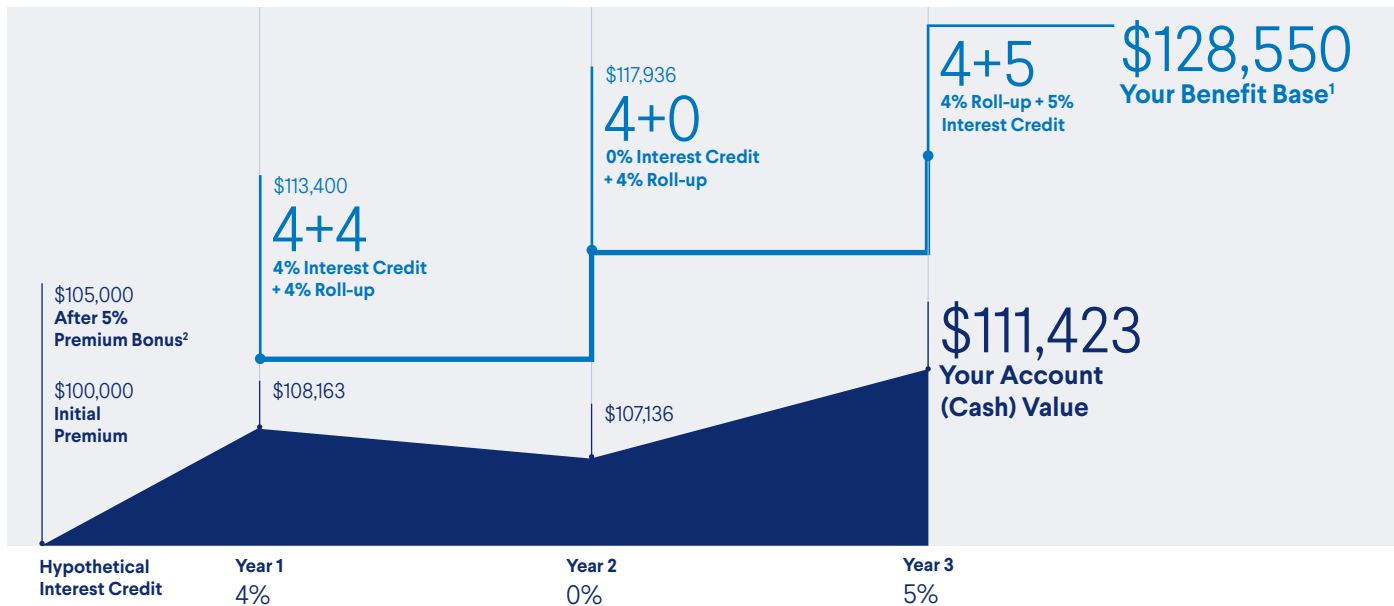
Optional Guaranteed Minimum Lifetime Withdrawal Benefit  
Issued by Delaware Life Insurance Company (Waltham, MA)

### An Easy Way to Add Value—and Longevity—to Your Annuity

Want the confidence that comes with knowing that you won't outlive your income when you retire? For an additional fee,<sup>1</sup> you can add the Stacked Accumulation Income Rider<sup>®</sup> (STAIR<sup>®</sup>) to your Delaware Life Fixed Index Annuity.

This optional lifetime withdrawal benefit rider guarantees that you (or you and your spouse) will get *retirement income payments for life*, even if the annuity account cash value drops to zero. STAIR<sup>®</sup> also grows your benefit base—the amount on which your lifetime income is calculated—by a guaranteed 4% per year, on top of any interest credited, which is based on the performance of the strategy (or strategies) you select and reflect any caps, spreads and/or participation rates. The benefit base is not available as a cash/surrender value or death benefit.

### Here's How the STAIR<sup>®</sup> Roll-up Can Help Your Future Income Grow



The hypothetical chart above shows how the benefit base can grow under varying market/index conditions with the purchase of the STAIR<sup>®</sup> optional guaranteed minimum lifetime withdrawal benefit rider. It does not represent the performance of any Delaware Life Fixed Index Annuity. The interest credit will be subject to caps, spreads and/or participation rates. A cap is a maximum interest rate that an FIA can earn. If your annuity uses a participation rate, it will credit interest that is a percentage of the gains achieved by the underlying index. An annuity with a spread (a specified percentage) subtracts that spread from any gain that the underlying index achieves. For a more detailed look at how index interest is calculated and credited, ask your financial professional for a copy of the “How Your Fixed Index Annuity Earns Interest” brochure.

<sup>1</sup> Rider cost – 0.95% is deducted from the account value on each contract anniversary. The benefit base is credited with the 4% roll-up after any interest credit is added to the account (cash) value. The benefit base is not available as a cash/surrender value or death benefit.<sup>2</sup> The 5% premium bonus is subject to a vesting schedule.

## STAIR® at a Glance

<b>Availability</b>	<ul style="list-style-type: none"> <li>For Delaware Life's Retirement Chapters 10® Fixed Index Annuity; may not be available in all states</li> </ul>																											
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Must be purchased when you buy your annuity contract</li> <li>Available to annuitants ages 45 to 80</li> </ul>																											
<b>Stacking Roll-up Credit</b>	<ul style="list-style-type: none"> <li>4% added to the benefit base on each contract anniversary</li> <li>Applies to first 15 contract years or the income start date, whichever is first</li> <li>Added to the index interest credit, which is based on the gross performance of the index(es) you select minus any caps, spreads and/or participation rates.</li> <li>Increases the benefit base used to calculate guaranteed lifetime income</li> <li>Does not increase account (cash) value and may not be withdrawn as cash value or death benefit</li> </ul>																											
<b>Rider Cost</b>	<ul style="list-style-type: none"> <li>0.95% is deducted from the account value on each contract anniversary</li> </ul>																											
<b>Guaranteed Lifetime Withdrawals</b>	<ul style="list-style-type: none"> <li>Guaranteed % of benefit base for your lifetime</li> <li>Withdrawal % locks in on income start date</li> <li>4% for ages 50–55 (for a single life), increasing 0.1% per year until age 85 as follows:</li> </ul> <table border="1"> <thead> <tr> <th>Age at First Withdrawal</th> <th>Single Life Withdrawal Rate</th> <th>Joint Life Withdrawal Rate</th> </tr> </thead> <tbody> <tr> <td>50–55</td> <td>4.0%</td> <td>3.0%</td> </tr> <tr> <td>56</td> <td>4.1%</td> <td>3.1%</td> </tr> <tr> <td>60</td> <td>4.5%</td> <td>3.5%</td> </tr> <tr> <td>65</td> <td>5.0%</td> <td>4.0%</td> </tr> <tr> <td>70</td> <td>5.5%</td> <td>4.5%</td> </tr> <tr> <td>75</td> <td>6.0%</td> <td>5.0%</td> </tr> <tr> <td>80</td> <td>6.5%</td> <td>5.5%</td> </tr> <tr> <td>85</td> <td>7.0%</td> <td>6.0%</td> </tr> </tbody> </table>	Age at First Withdrawal	Single Life Withdrawal Rate	Joint Life Withdrawal Rate	50–55	4.0%	3.0%	56	4.1%	3.1%	60	4.5%	3.5%	65	5.0%	4.0%	70	5.5%	4.5%	75	6.0%	5.0%	80	6.5%	5.5%	85	7.0%	6.0%
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<b>Excess Withdrawals</b>	<ul style="list-style-type: none"> <li>Withdrawals greater than the annual guaranteed amount will reduce the benefit base by the amount in excess of the guaranteed amount, unless taken as RMDs (see below)</li> </ul>																											
<b>RMD Friendly</b>	<ul style="list-style-type: none"> <li>Required minimum distribution (RMD) amounts that are greater than the guaranteed withdrawal percentages do not reduce the benefit base</li> </ul>																											
<b>Termination</b>	<ul style="list-style-type: none"> <li>You may terminate this rider at any time or under other conditions described in the disclosure statement</li> </ul>																											

STAIR® is an optional guaranteed minimum lifetime withdrawal benefit available for an additional cost on certain Delaware Life Fixed Index Annuities.

This profile contains summary information. Please refer to the disclosure statement for additional details.

Annuity withdrawals are subject to ordinary income tax. Any withdrawals taken before age 59½ may incur an additional 10% federal tax penalty. Withdrawals reduce account (cash) value and may reduce value of other benefits, including death benefit.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company, a member of Group1001. For use with policy forms ICC14-DLIC-FIA-10 or DLIC-FIA-10 and rider forms ICC15-DLIC-GLWB-01, ICC15-DLIC-NHW-01, and ICC15-DLIC-TIW-01. Policy and rider form numbers may vary by state. Products, riders and features may vary by state, and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

A Fixed Index Annuity (FIA) does not invest directly in the stock market or any securities. Instead your account receives interest credits based on the performance of the interest option you choose.

Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals.

Delaware Life Insurance Company (Waltham, MA) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group One Thousand One (Group1001).

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as, individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

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