



Target Income 10[®]

Built for Plan A,
Equipped for Plan B



Life can be full of surprises. Despite the best-laid retirement Plan A, you may need income sooner than planned—or not at all. For example, perhaps you were focused on guaranteed income and bought an annuity with a 10-year horizon in mind...but then comes the exciting news you're expecting a grandchild, have an opportunity to buy that retirement cottage, or have an unforeseen home or health expense. Is your annuity equipped to adapt to a Plan B?

Income

You need income you can depend on, and Target Income 10[®] has that covered.

Some products are created for income later, but what if you expect to need (or unexpectedly need) income somewhere between years two and nine? Target Income 10[®] was built to offer competitive income options across a wide range of ages just in case you need income sooner rather than later.

Target Income 10[®] gives you the confidence of knowing that you won't outlive your income when you retire with a simple lifetime withdrawal benefit rider. A Guaranteed Lifetime Withdrawal Benefit (GLWB) guarantees you (or you and spouse) will get retirement income payments for life, even if the annuity account cash value drops to zero.

The optional GLWB rider, available for an additional fee, accelerates the growth of your income benefits with:

A 10% bonus
paid in
year one

9% interest
added every
year for the
first 10 years

Income
payments that
increase with
your age

Guaranteed
income for life,
even if your
account value
drops to zero

Accumulation

Greater accumulation of account value can be vital should your liquidity needs change. Target Income 10[®] gives you the potential to maximize both your account value and death benefit growth for potential legacy planning in case of death or should your income plans require adjustment.

Target Income 10[®] offers simple and transparent accumulation potential with:

- A diverse set of index options that cover a variety of geography, strategies/styles, and most importantly, asset classes.
- Competitive rates/caps/spreads to maximize both your account value and death benefit growth.
- Banded rates that reward you with higher rates as you accumulate.
- A unique five-year crediting strategy that offers multi-year options, while recognizing the need for payoffs during the term.

Flexibility

Plans often change over time, and Target Income 10[®] provides the critical flexibility to adapt as needed:

- Terminate the rider at any time and stop fees immediately.
- Elect Single/Joint election when guaranteed income is turned on (instead of at the time of application) so you can make a choice based on your current need, at no additional cost.
- Consolidate assets into a single solution by not limiting the ability to add additional premiums.
- Turn on income when you need it any day after the first year and get that day's roll-up—no waiting for an anniversary for a benefit base increase—with the benefit of our daily roll-up.
- Take partial withdrawals² from your account value—10% annual free withdrawal amount. And if you have the GLWB, a partial withdrawal taken prior to accessing lifetime income does NOT stop your roll-up.

The whole *is* greater than the sum of its parts—income, accumulation, flexibility

When life happens, Target Income 10[®] protects your retirement income and gives you the flexibility to handle the changes as they come. You can be ready for Plan A, Plan B...and beyond.

- Income with simple guaranteed lifetime withdrawal benefit (GLWB).¹
- Accumulation potential to maximize both the account value and death benefit growth for potential legacy planning in case of death or if your income plans change.
- Flexibility to adapt to life's changes and make decisions based on the needs of that time—means more control should the unexpected happen.

Ask your financial professional about Target Income 10[®] to learn more.

delawarelife.com

¹ The optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider is available at additional cost. The benefit base is not a cash or surrender value or death benefit and is not available as a lump sum.

² During the first 10 years 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.

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