

Guaranteed Lifetime Withdrawal Benefit Summary Delaware Life Target Income 10[®]

Owner	Valued Client	Premium	\$100,000.00
GLWB Coverage	Single	Income Start Year	11
Income Life Age¹	65		

The amounts shown below assume no withdrawals are taken prior to the Income Start Date. Withdrawals of any type prior to the Income Start Date (“Benefit Base Withdrawal Deduction”) will result in a decreased Benefit Base. On the Income Start Date your Guaranteed Annual Lifetime Income is set and cannot decrease unless an excess withdrawal is taken.

End of Contract Year	Income Life Age	Benefit Base	Lifetime Payment Factor ²	Guaranteed Annual Lifetime Income ³
1	56	119,000	4.10	4,879
2	57	128,000	4.20	5,376
3	58	137,000	4.30	5,891
4	59	146,000	4.40	6,424
5	60	155,000	4.50	6,975
6	61	164,000	4.60	7,544
7	62	173,000	4.70	8,131
8	63	182,000	4.80	8,736
9	64	191,000	4.90	9,359
10	65	200,000	5.00	10,000
		Income Start Date Elected		
11	66	200,000	0.00	10,000
12	67	200,000	0.00	10,000
13	68	200,000	0.00	10,000
14	69	200,000	0.00	10,000
15	70	200,000	0.00	10,000
16	71	200,000	0.00	10,000
17	72	200,000	0.00	10,000
18	73	200,000	0.00	10,000
19	74	200,000	0.00	10,000
20	75	200,000	0.00	10,000
21	76	200,000	0.00	10,000
22	77	200,000	0.00	10,000
23	78	200,000	0.00	10,000
24	79	200,000	0.00	10,000
25	80	200,000	0.00	10,000
26	81	200,000	0.00	10,000
27	82	200,000	0.00	10,000
28	83	200,000	0.00	10,000
29	84	200,000	0.00	10,000
30	85	200,000	0.00	10,000
40	95	200,000	0.00	10,000
				Total: 300,000

This example assumes you have elected to lock in single life income at age 65. The highlighted row represents your “Income Start Date”. You could withdraw up to \$10,000.00 in all subsequent years without reducing or stopping future income.

1. Initial Benefit Base will equal the Initial Premium paid. It is adjusted for Benefit Base Bonus Credits, Roll-up Bonus Credits, and additional Premiums.
2. Reflects Lifetime Payment Factor available beginning the following year.
3. Reflects Guaranteed Annual Lifetime Income available beginning the following year.

Please review the entire Disclosure Statement for more detailed information on how the GLWB Rider functions.

This GLWB Summary illustration is only valid when accompanied by the base illustration.



Delaware Life Target Income 10[®]
Fixed Index Annuity
Personalized Hypothetical Annuity Illustration

Prepared For
Valued Client

Prepared On
January 31, 2019

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- Not a Deposit • Not Insured By Any Federal Government Agency

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www.delawarelife.com

Welcome to Your Illustration

Thank you for considering a Delaware Life fixed index annuity as part of your plan for long-term financial security. This illustration is designed to familiarize you with some of the key aspects of a Delaware Life fixed index annuity by demonstrating how an investment could perform under various hypothetical scenarios over an extended period of time.

These scenarios depict minimum guaranteed values, as well as hypothetical historical values that have been calculated based on the assumed past performance of certain indices and on the fixed interest rate (if such allocation is chosen). This Delaware Life fixed index annuity and available indices did not exist during the duration of the time frame illustrated. Illustrated values represent hypothetical historical information only and reflect current caps, spreads, contingent interest rates and participation rates, which are not guaranteed. Remember: past performance is not a guarantee of future performance or performance expectations. While this illustration does generally demonstrate how index performance may affect the value of your contract and underlying guarantees, it does not project or predict future values or results, and values shown are not guaranteed unless specifically labeled as such. Actual values may be higher or lower than those shown, but will not be less than the guaranteed values shown.

The Delaware Life Delaware Life Target Income 10[®] fixed index annuity is a flexible premium fixed index annuity. Fixed index annuities are insurance contracts between an owner (or owners) and a life insurance company which earn interest based on a fixed interest rate and/or changes in an external index (or indices); however, the contracts do not own shares in any index, index fund, or equity or bond investment. Throughout this illustration, Delaware Life Insurance Company may be referred to as "Delaware Life," "we," "us," or "our."

This is a hypothetical illustration - not a fixed index annuity contract.

The purchase of an annuity is an important and long-term financial decision. We have included our Disclosure Statement along with this illustration. The Disclosure Statement contains information regarding the fixed index annuity contract, which should be read carefully before applying. You should also review the Buyer's Guide provided at the time of purchase, if applicable, for more detailed information.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company.

Illustrations of the optional Guaranteed Lifetime Withdrawal Benefit ("GLWB") benefit, which provides guaranteed lifetime payments, include the current annual fee of 1.05% of the annuity's Account Value.

Product availability may vary among states, and some features may not be available in all states.

Delaware Life Target Income 10[®] Fixed Index Annuity

The Delaware Life Target Income 10[®] fixed index annuity is designed to provide guaranteed lifetime income. It offers a balance of simple, attractive crediting options to grow retirement money and sought-after guaranteed income for life. A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who is focused on retirement income planning while having sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

Delaware Life Target Income 10[®] may include a Market Value Adjustment (MVA), depending upon the state in which it is issued. When you make a withdrawal the amount you receive may be increased or decreased by MVA. If interest rates on which the MVA is based go up after you buy your annuity, the MVA likely will decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive. MVA is not applied when Death Benefit payments are made.

Prepared for: Valued Client
Prepared by: Valued Producer

Summary of Information Used to Prepare this Illustration

Prepared For	Valued Client	Prepared By	Valued Producer
Owner	Male, 55	Issue State	New Hampshire
Premium	\$100,000.00	Plan Type	Non-Qualified
GLWB Coverage	Single Lifetime Income	Income Start Year	11

Allocations

	Allocation %	Current Rate
CROCI Sectors III USD 5.5% Volatility Control Index 1 Year Point-To-Point With Spread Rate	50%	2.90% (Spread Rate)
Morgan Stanley Global Opportunities Index 1 Year Point-To-Point With Participation Rate	25%	75% (Participation Rate)
S&P 500 Index 1 Year Point-To-Point With Participation Rate	25%	36% (Participation Rate)

Index Cap Rates, Index Participation Rates, Index Spread Rates and Net Contingent Interest are established when you purchase your Contract and are applicable for the initial Term. On each subsequent Contract Anniversary we can change these rates for the coming Contract Year. These subsequent rates will never be less (in the case of a minimum guarantee) or more (in the case of a maximum guarantee) than the guaranteed rates below. These rates would also be found in the Contract.

Index Cap Rate	Minimum: 1.00%
Index Participation Rate	Minimum: 10.00%
Index Spread Rate	Maximum: 10.00%
Index Net Contingent Interest	Minimum: 0.25%

Guaranteed Lifetime Withdrawal Benefit ("GLWB")

The GLWB provides income for you and your spouse (if elected), even if your Account Value should go to zero. Your Benefit Base will grow by a guaranteed 9.00% simple interest roll-up per year for 10 years. The Benefit Base is enhanced by a 10.00% Benefit Base Bonus Credit for all premiums made during the first year of your contract. The Benefit Base is the amount on which your Guaranteed Annual Lifetime Income ("GALI") is calculated. The Benefit Base is not a cash or surrender value or death benefit and is not available as a lump sum.

Prepared for: Valued Client
Prepared by: Valued Producer

Definitions and Key Terms

Please see the Disclosure Statement for a more detailed explanation of these terms, their conditions, and limitations.

Age

Attained age at the end of each Contract Year for the Contract Owner(s) or Annuitant in the case of non-natural ownership.

Aggregate Credited Rate

The cumulative growth rate of all elected investment strategies over the period of one Contract Year.

Account Value

Is the sum of the current Fixed Account Value plus the current Index Account Values. The Death Benefit is also equal to the Account Value.

Contract Year

A one-year period starting on the illustration effective date and each one-year period thereafter.

Free Withdrawal Amount

The Free Withdrawal Amount is an annual amount equal to 10% of the Accumulated Value as of the Contract Anniversary that is not subject to Withdrawal Charges or Market Value Adjustment.

Minimum Guaranteed Surrender Value (MGSV)

The MGSV is a separate value, tracked independently from the Account Value. You are guaranteed a surrender value of no less than the Minimum Guaranteed Surrender Value. The surrender value can be no less than the minimum benefits required by the state.

Interest Credited Amount

The amount of interest added to the Account Value.

Index Cap Rate

A Cap is a limit we use to calculate the credited rate for an index account with some index strategies. If the term change exceeds the cap, the credited rate is equal to the term's cap percentage. An initial Cap is established when you purchase the Contract. For each subsequent Term, we may change the Cap for the Term.

Index Participation Rate

Some index strategies use a participation rate to determine what percentage of index growth we use to calculate credited rates. The percentage of index growth allowed by your participation rate will be established on the issue date and at the beginning of each term.

Index Spread Rate

Some index strategies use a spread to calculate the credited rate. A spread is a deduction that is subtracted percentage of index growth for the term. Your initial Spread is established when you purchase a Contract. At the end of each Term we may change the spread for the coming Term.

Contingent Interest Rate

An interest rate that is used in the calculation of the Index Interest Rate. The initial Contingent Interest Rate is declared on the Contract Date and guaranteed for the Term shown in the Specifications Pages. The Contingent Interest Rate for future Terms will be declared on each Term End Date and guaranteed for the following Term. The Guaranteed Minimum Contingent Interest Rate is shown in the Specifications Pages.

Market Value Adjustment

A Market Value Adjustment is an adjustment made to the Surrender Value that may increase or decrease the amount you receive upon a withdrawal from or surrender of Your Contract, or the amount You apply to a Settlement Option.

Settlement Option

An annuity payment option made available under your Contract.

Surrender Value

The greater of:

1. the Account Value less any applicable Withdrawal & Surrender Charges, after any applicable Market Value Adjustment;
2. the Minimum Guaranteed Surrender Value.

Withdrawals

Any withdrawal of a portion of the Account Value. May be subject to Withdrawal & Surrender Charges after any applicable Market Value Adjustment.

Withdrawal and Surrender Charges

Charges that are imposed when withdrawals in excess of the Free Withdrawal Amount are taken during the first ten Contract Years in the following percentages: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 7%, 6% and 5%.

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Prepared by: Valued Producer

Guaranteed Lifetime Withdrawal Benefit ("GLWB")

Benefit Base

The Benefit Base is the amount used to calculate the Guaranteed Annual Lifetime Income. **The Benefit Base is not available for withdrawal, surrender, as a Death Benefit, or for application to any Settlement Option except the Guaranteed Annual Life Income Settlement.**

Benefit Base Bonus Credit

The Benefit Base Bonus Credit is an amount that is added to the Benefit Base as a bonus for each Premium paid during the first Contract Year. For each Premium You pay on the Contract Date and during the first Contract Year, the Benefit Base Bonus Credit is equal to the Premium paid multiplied by the Benefit Base Bonus Credit Rate (currently 10.00%).

Guaranteed Annual Lifetime Income

The amount you can withdraw in each Contract Year after the Income Start Date without reducing the Guaranteed Annual Lifetime Income available in future Contract Years.

Lifetime Payment Factor

The factor established and applied to the Benefit Base on the Income Start Date to determine the Guaranteed Annual Lifetime Income.

Income Start Date

The date you elect to begin withdrawals of Your Guaranteed Annual Lifetime Income. The Income Start Date cannot be earlier than the end of the Waiting Period Prior to the Income Start Date, currently one year.

Income Life

The person whose attained age determines the Lifetime Payment Factor on the Income Start Date. If a joint life income is elected, the Income Life will be the youngest of the Income Life or the Joint Income Life..

Step Up

On each Contract Anniversary, and on the Income Start Date if that day is not a Contract Anniversary, We will compare the Account Value to the Benefit Base and determine if a larger Guaranteed Annual Lifetime Income may be payable as a result of Account Value growth.

Rider Fee

The charge for the Rider, calculated as the Rider Fee Rate multiplied by the Benefit Base. The Rider Fee is deducted from the Account Value on each Contract Anniversary while the Account Value is greater than zero and this Rider is in force

Roll-up Bonus Base

The basis for determining the Roll-up Bonus Credit. The Roll-up Bonus Base only exists during the Roll-up Bonus Period. **The Roll-up Bonus Base is not available for withdrawal, surrender, as a Death Benefit, or for application to any Settlement Option.**

Roll-up Bonus Period

The maximum time period from the Contract Date over which the Benefit Base will accumulate with Stacked Roll-up Interest Credits. The Roll-up Period is currently 15 years. The Roll-up Period ends on the Income Start Date. The Roll-up Period and this Rider will terminate automatically in the event the Account Value is reduced to zero prior to the Income Start Date.

Please see the Disclosure Statement for additional details.

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Prepared for: Valued Client
Prepared by: Valued Producer

Minimum Guaranteed Values

This page illustrates the hypothetical future values of your Contract and Rider (if elected), assuming all allocations earn their minimum contractually guaranteed rates in all years: 0% per year for index allocations, and 1.65% per year for Fixed Rate allocations.

Premium: \$100,000.00

GLWB

End of Contract Year	Age	Aggregate Credited Rate ¹	Interest Credited to Your Account	Withdrawals	Account Value ^{2,3}	Surrender Value ⁴	Guaranteed Annual Lifetime Income ⁵
1	56	0.00%	0	0	98,751	88,944	4,879
2	57	0.00%	0	0	97,407	90,411	5,376
3	58	0.00%	0	0	95,968	91,903	5,891
4	59	0.00%	0	0	94,435	93,420	6,424
5	60	0.00%	0	0	92,808	94,961	6,975
6	61	0.00%	0	0	91,086	96,528	7,544
7	62	0.00%	0	0	89,269	98,121	8,131
8	63	0.00%	0	0	87,358	99,739	8,736
9	64	0.00%	0	0	85,353	101,385	9,359
10	65	0.00%	0	0	83,253	103,058	10,000
Income Start Date Elected							
11	66	0.00%	0	10,000	71,153	94,594	10,000
12	67	0.00%	0	10,000	59,053	85,989	10,000
13	68	0.00%	0	10,000	46,953	77,243	10,000
14	69	0.00%	0	10,000	34,853	68,353	10,000
15	70	0.00%	0	10,000	22,753	59,315	10,000
16	71	0.00%	0	10,000	10,653	50,129	10,000
17	72	0.00%	0	10,000	0	40,791	10,000
18	73	0.00%	0	10,000	0	31,299	10,000
19	74	0.00%	0	10,000	0	21,651	10,000
20	75	0.00%	0	10,000	0	11,843	10,000
21	76	0.00%	0	10,000	0	1,873	10,000
22	77	0.00%	0	10,000	0	0	10,000
23	78	0.00%	0	10,000	0	0	10,000
24	79	0.00%	0	10,000	0	0	10,000
25	80	0.00%	0	10,000	0	0	10,000
26	81	0.00%	0	10,000	0	0	10,000
27	82	0.00%	0	10,000	0	0	10,000
28	83	0.00%	0	10,000	0	0	10,000
29	84	0.00%	0	10,000	0	0	10,000
30	85	0.00%	0	10,000	0	0	10,000
40	95	0.00%	0	10,000	0	0	10,000
Total: 300,000							Total: 300,000

1. Combined result of any fixed interest rate and any index interest rates
2. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
3. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
4. The Surrender Value would be the greatest of the Account Value less Withdrawal and Surrender Charges but not including any MVA or the MGSV.
5. Reflects Guaranteed Annual Lifetime Income available beginning the following year.

Prepared for: Valued Client
 Prepared by: Valued Producer

Minimum Guaranteed Values - GLWB Detail

This page illustrates the hypothetical future values of your Contract and Rider, assuming all allocations earn their minimum contractually guaranteed rates in all years: 0% per year for index allocations, and 1.65% per year for Fixed Rate allocations.

Premium: \$100,000.00

End of Contract Year	Age	Withdrawals	Account Value ^{1,2}	Benefit Base	Lifetime Payment Factor	Guaranteed Annual Lifetime Income ³
1	56	0	98,751	119,000	4.10	4,879
2	57	0	97,407	128,000	4.20	5,376
3	58	0	95,968	137,000	4.30	5,891
4	59	0	94,435	146,000	4.40	6,424
5	60	0	92,808	155,000	4.50	6,975
6	61	0	91,086	164,000	4.60	7,544
7	62	0	89,269	173,000	4.70	8,131
8	63	0	87,358	182,000	4.80	8,736
9	64	0	85,353	191,000	4.90	9,359
10	65	0	83,253	200,000	5.00	10,000
Income Start Date Elected						
11	66	10,000	71,153	200,000	0.00	10,000
12	67	10,000	59,053	200,000	0.00	10,000
13	68	10,000	46,953	200,000	0.00	10,000
14	69	10,000	34,853	200,000	0.00	10,000
15	70	10,000	22,753	200,000	0.00	10,000
16	71	10,000	10,653	200,000	0.00	10,000
17	72	10,000	0	200,000	0.00	10,000
18	73	10,000	0	200,000	0.00	10,000
19	74	10,000	0	200,000	0.00	10,000
20	75	10,000	0	200,000	0.00	10,000
21	76	10,000	0	200,000	0.00	10,000
22	77	10,000	0	200,000	0.00	10,000
23	78	10,000	0	200,000	0.00	10,000
24	79	10,000	0	200,000	0.00	10,000
25	80	10,000	0	200,000	0.00	10,000
26	81	10,000	0	200,000	0.00	10,000
27	82	10,000	0	200,000	0.00	10,000
28	83	10,000	0	200,000	0.00	10,000
29	84	10,000	0	200,000	0.00	10,000
30	85	10,000	0	200,000	0.00	10,000
40	95	10,000	0	200,000	0.00	10,000
Total: 300,000						Total: 300,000

1. Reduced by rider fees and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
3. Reflects Guaranteed Annual Lifetime Income available beginning the following year

Please review the entire Disclosure Statement for more detailed information on how the GLWB Rider functions.

Prepared for: Valued Client
 Prepared by: Valued Producer

Hypothetical Projections - Based on Returns Through Most Recent Month-End

This page illustrates the future values of your Contract and key Rider values (if elected), assuming all allocations earn rates equivalent to the assumed historical returns earned by the selected fixed or index strategies during the 10-year period ending on the most recent month-end for which index performance is available. The most recent month-end for which returns are available is December 2018. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$100,000.00

GLWB

End of Contract Year	Age	Aggregate Credited Rate ¹	Interest Credited to Your Account	Withdrawals	Account Value ^{2,3}	Surrender Value ⁴	Guaranteed Annual Lifetime Income ⁵
1	56	6.14%	6,138	0	104,888	94,400	4,879
2	57	4.51%	4,734	0	108,278	98,499	5,376
3	58	1.29%	1,392	0	108,232	98,491	5,891
4	59	2.03%	2,194	0	108,892	99,085	6,424
5	60	8.08%	8,799	0	116,063	105,546	6,975
6	61	3.06%	3,549	0	117,891	108,325	7,544
7	62	0.19%	225	0	116,299	107,938	8,131
8	63	3.01%	3,503	0	117,891	110,452	8,736
9	64	8.86%	10,443	0	126,328	119,456	9,359
10	65	0.00%	0	0	124,228	118,649	10,000
Income Start Date Elected							
11	66	6.17%	7,053	10,000	119,181	119,181	10,000
12	67	4.70%	5,130	10,000	112,211	112,211	10,000
13	68	1.36%	1,388	10,000	101,499	101,499	10,000
14	69	2.14%	1,956	10,000	91,354	91,354	10,000
15	70	8.06%	6,558	10,000	85,812	85,812	10,000
16	71	3.22%	2,444	10,000	76,156	76,156	10,000
17	72	0.20%	133	10,000	64,189	64,189	10,000
18	73	3.02%	1,637	10,000	53,726	53,726	10,000
19	74	8.62%	3,769	10,000	45,395	45,395	10,000
20	75	0.00%	0	10,000	33,295	33,295	10,000
21	76	6.21%	1,447	10,000	22,641	22,641	10,000
22	77	4.88%	617	10,000	11,159	11,159	10,000
23	78	1.43%	17	10,000	0	0	10,000
24	79	0.00%	0	10,000	0	0	10,000
25	80	0.00%	0	10,000	0	0	10,000
26	81	0.00%	0	10,000	0	0	10,000
27	82	0.00%	0	10,000	0	0	10,000
28	83	0.00%	0	10,000	0	0	10,000
29	84	0.00%	0	10,000	0	0	10,000
30	85	0.00%	0	10,000	0	0	10,000
40	95	0.00%	0	10,000	0	0	10,000
Total: 300,000							Total: 300,000

1. Combined result of any fixed interest rate and any index interest rates
2. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
3. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
4. The Surrender Value would be the greatest of the Account Value less Withdrawal and Surrender Charges but not including any MVA or the MGSV.
5. Reflects Guaranteed Annual Lifetime Income available beginning the following year

The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
 Prepared by: Valued Producer

Hypothetical Projections GLWB Rider Detail - Through Most Recent Month-End

This page illustrates the future values of your Contract and key Rider values, assuming all allocations earn rates equivalent to the assumed historical returns earned by the selected fixed or index strategies during the 10-year period ending on the most recent month-end for which index performance is available. The most recent month-end for which returns are available is December 2018. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$100,000.00

End of Contract Year	Age	Withdrawals	Account Value ^{1,2}	Benefit Base	Lifetime Payment Factor	Guaranteed Annual Lifetime Income ³
1	56	0	104,888	119,000	4.10	4,879
2	57	0	108,278	128,000	4.20	5,376
3	58	0	108,232	137,000	4.30	5,891
4	59	0	108,892	146,000	4.40	6,424
5	60	0	116,063	155,000	4.50	6,975
6	61	0	117,891	164,000	4.60	7,544
7	62	0	116,299	173,000	4.70	8,131
8	63	0	117,891	182,000	4.80	8,736
9	64	0	126,328	191,000	4.90	9,359
10	65	0	124,228	200,000	5.00	10,000
Income Start Date Elected						
11	66	10,000	119,181	200,000	0.00	10,000
12	67	10,000	112,211	200,000	0.00	10,000
13	68	10,000	101,499	200,000	0.00	10,000
14	69	10,000	91,354	200,000	0.00	10,000
15	70	10,000	85,812	200,000	0.00	10,000
16	71	10,000	76,156	200,000	0.00	10,000
17	72	10,000	64,189	200,000	0.00	10,000
18	73	10,000	53,726	200,000	0.00	10,000
19	74	10,000	45,395	200,000	0.00	10,000
20	75	10,000	33,295	200,000	0.00	10,000
21	76	10,000	22,641	200,000	0.00	10,000
22	77	10,000	11,159	200,000	0.00	10,000
23	78	10,000	0	200,000	0.00	10,000
24	79	10,000	0	200,000	0.00	10,000
25	80	10,000	0	200,000	0.00	10,000
26	81	10,000	0	200,000	0.00	10,000
27	82	10,000	0	200,000	0.00	10,000
28	83	10,000	0	200,000	0.00	10,000
29	84	10,000	0	200,000	0.00	10,000
30	85	10,000	0	200,000	0.00	10,000
40	95	10,000	0	200,000	0.00	10,000
Total: 300,000						Total: 300,000

1. Reduced by rider fees and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
3. Reflects Guaranteed Annual Lifetime Income available beginning the following year

Please review the entire Disclosure Statement for more detailed information on how the GLWB Rider functions.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
 Prepared by: Valued Producer

Hypothetical Projections - Calendar Year Returns

This page illustrates the future values of your Contract and key Rider values (if elected), assuming all allocations earn rates equivalent to the historical returns earned by the selected fixed or index strategies during the most recent 10 calendar-year period. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$100,000.00

GLWB

End of Contract Year	Age	Aggregate Credited Rate ¹	Interest Credited to Your Account	Withdrawals	Account Value ^{2,3}	Surrender Value ⁴	Guaranteed Annual Lifetime Income ⁵
1	56	6.14%	6,138	0	104,888	94,400	4,879
2	57	4.51%	4,734	0	108,278	98,499	5,376
3	58	1.29%	1,392	0	108,232	98,491	5,891
4	59	2.03%	2,194	0	108,892	99,085	6,424
5	60	8.08%	8,799	0	116,063	105,546	6,975
6	61	3.06%	3,549	0	117,891	108,325	7,544
7	62	0.19%	225	0	116,299	107,938	8,131
8	63	3.01%	3,503	0	117,891	110,452	8,736
9	64	8.86%	10,443	0	126,328	119,456	9,359
10	65	0.00%	0	0	124,228	118,649	10,000
Income Start Date Elected							
11	66	6.17%	7,053	10,000	119,181	119,181	10,000
12	67	4.70%	5,130	10,000	112,211	112,211	10,000
13	68	1.36%	1,388	10,000	101,499	101,499	10,000
14	69	2.14%	1,956	10,000	91,354	91,354	10,000
15	70	8.06%	6,558	10,000	85,812	85,812	10,000
16	71	3.22%	2,444	10,000	76,156	76,156	10,000
17	72	0.20%	133	10,000	64,189	64,189	10,000
18	73	3.02%	1,637	10,000	53,726	53,726	10,000
19	74	8.62%	3,769	10,000	45,395	45,395	10,000
20	75	0.00%	0	10,000	33,295	33,295	10,000
21	76	6.21%	1,447	10,000	22,641	22,641	10,000
22	77	4.88%	617	10,000	11,159	11,159	10,000
23	78	1.43%	17	10,000	0	0	10,000
24	79	0.00%	0	10,000	0	0	10,000
25	80	0.00%	0	10,000	0	0	10,000
26	81	0.00%	0	10,000	0	0	10,000
27	82	0.00%	0	10,000	0	0	10,000
28	83	0.00%	0	10,000	0	0	10,000
29	84	0.00%	0	10,000	0	0	10,000
30	85	0.00%	0	10,000	0	0	10,000
40	95	0.00%	0	10,000	0	0	10,000
Total: 300,000							Total: 300,000

1. Combined result of any fixed interest rate and any index interest rates
2. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
3. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
4. The Surrender Value would be the greatest of the Account Value less Withdrawal and Surrender Charges but not including any MVA or the MGSV.
5. Reflects Guaranteed Annual Lifetime Income available beginning the following year.

The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
Prepared by: Valued Producer

Hypothetical Projections GLWB Rider Detail - Calendar Year Returns

This page illustrates the future values of your Contract and key Rider values, assuming all allocations earn rates equivalent to the historical returns earned by the selected fixed or index strategies during the most recent 10 calendar-year period. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$100,000.00

End of Contract Year	Age	Withdrawals	Account Value ^{1,2}	Benefit Base	Lifetime Payment Factor	Guaranteed Annual Lifetime Income ³
1	56	0	104,888	119,000	4.10	4,879
2	57	0	108,278	128,000	4.20	5,376
3	58	0	108,232	137,000	4.30	5,891
4	59	0	108,892	146,000	4.40	6,424
5	60	0	116,063	155,000	4.50	6,975
6	61	0	117,891	164,000	4.60	7,544
7	62	0	116,299	173,000	4.70	8,131
8	63	0	117,891	182,000	4.80	8,736
9	64	0	126,328	191,000	4.90	9,359
10	65	0	124,228	200,000	5.00	10,000
Income Start Date Elected						
11	66	10,000	119,181	200,000	0.00	10,000
12	67	10,000	112,211	200,000	0.00	10,000
13	68	10,000	101,499	200,000	0.00	10,000
14	69	10,000	91,354	200,000	0.00	10,000
15	70	10,000	85,812	200,000	0.00	10,000
16	71	10,000	76,156	200,000	0.00	10,000
17	72	10,000	64,189	200,000	0.00	10,000
18	73	10,000	53,726	200,000	0.00	10,000
19	74	10,000	45,395	200,000	0.00	10,000
20	75	10,000	33,295	200,000	0.00	10,000
21	76	10,000	22,641	200,000	0.00	10,000
22	77	10,000	11,159	200,000	0.00	10,000
23	78	10,000	0	200,000	0.00	10,000
24	79	10,000	0	200,000	0.00	10,000
25	80	10,000	0	200,000	0.00	10,000
26	81	10,000	0	200,000	0.00	10,000
27	82	10,000	0	200,000	0.00	10,000
28	83	10,000	0	200,000	0.00	10,000
29	84	10,000	0	200,000	0.00	10,000
30	85	10,000	0	200,000	0.00	10,000
40	95	10,000	0	200,000	0.00	10,000
		Total: 300,000				Total: 300,000

1. Reduced by rider fees and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value
3. Reflects Guaranteed Annual Lifetime Income available beginning the following year

Please review the entire Disclosure Statement for more detailed information on how the GLWB Rider functions.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
 Prepared by: Valued Producer

Hypothetical Projections, Selected Index Strategy - Calendar Year Returns

This page illustrates the future values of the portion of your Contract allocated to the index strategy described below, assuming all allocations earn rates equivalent to the assumed historical returns earned by the selected index strategies during the most recent 10 calendar-year period. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$50,000.00

Index: CROCI Sectors III USD 5.5% Volatility Control Index
 Index Strategy: 1 Year Point-To-Point With Spread Rate

End of Contract Year	Age	Credited Rate	Interest Credited to Your Account	Withdrawals	Account Value ^{1,2}
1	56	5.49%	2,745	0	52,124
2	57	1.32%	687	0	52,163
3	58	0.00%	0	0	51,479
4	59	0.00%	0	0	50,765
5	60	8.42%	4,275	0	54,278
6	61	0.00%	0	0	53,497
7	62	0.00%	0	0	52,674
8	63	2.82%	1,484	0	53,294
9	64	13.45%	7,169	0	59,518
10	65	0.00%	0	0	58,529
Income Start Date Elected					
11	66	5.49%	2,954	4,711	55,789
12	67	1.32%	674	4,681	50,830
13	68	0.00%	0	4,530	45,362
14	69	0.00%	0	4,469	39,974
15	70	8.42%	2,998	4,376	37,674
16	71	0.00%	0	4,390	32,390
17	72	0.00%	0	4,253	27,246
18	73	2.82%	648	4,245	22,760
19	74	13.45%	2,492	4,236	20,086
20	75	0.00%	0	4,425	14,732
21	76	5.49%	566	4,425	9,950
22	77	1.32%	73	4,395	4,737
23	78	0.00%	0	4,245	0
24	79	0.00%	0	4,245	0
25	80	8.42%	0	4,245	0
26	81	0.00%	0	4,245	0
27	82	0.00%	0	4,245	0
28	83	2.82%	0	4,245	0
29	84	13.45%	0	4,245	0
30	85	0.00%	0	4,245	0
40	95	0.00%	0	4,245	0
				Total:	\$129,552

1. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value

The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
 Prepared by: Valued Producer

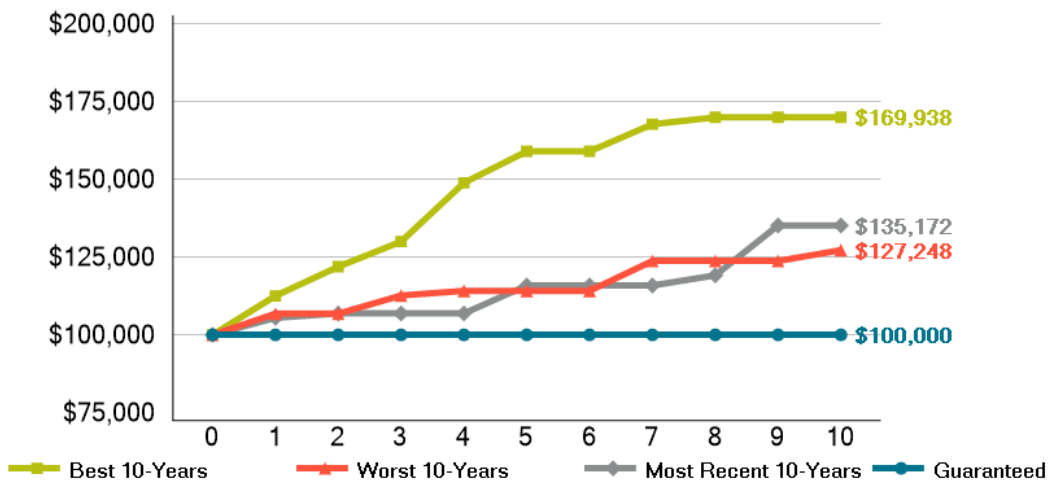
Hypothetical Index Performance Scenarios

CROCI Sectors III USD 5.5% Volatility Control Index 1 Year Point-To-Point With Spread Rate

This page illustrates the future values of your Contract projected on the basis of three different scenarios, representing the best, worst, and most recent 10-year calendar periods. These examples assume you did not purchase any optional rider, and you did not take any withdrawals during the period. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Best 10-Year Period (Start 1/1/2003 - End 12/31/2012) Average Period Return: 5.45%			Worst 10-Year Period (Start 1/1/2007 - End 12/31/2016) Average Period Return: 2.44%			Most Recent 10-Year Period (Start 1/1/2009 - End 12/31/2018) Average Period Return: 3.06%		
End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value
1	12.52%	112,520	1	6.80%	106,801	1	5.49%	105,489
2	8.34%	121,909	2	0.00%	106,801	2	1.32%	106,880
3	6.62%	129,977	3	5.49%	112,664	3	0.00%	106,880
4	14.54%	148,874	4	1.32%	114,149	4	0.00%	106,880
5	6.80%	158,999	5	0.00%	114,149	5	8.42%	115,880
6	0.00%	158,999	6	0.00%	114,149	6	0.00%	115,880
7	5.49%	167,727	7	8.42%	123,762	7	0.00%	115,880
8	1.32%	169,938	8	0.00%	123,762	8	2.82%	119,145
9	0.00%	169,938	9	0.00%	123,762	9	13.45%	135,172
10	0.00%	169,938	10	2.82%	127,248	10	0.00%	135,172

The values shown above were calculated using a combination of historical and back-tested performance of the CROCI III 5.5% Volatility Control Index. The launch date of the CROCI III 5.5% Volatility Control Index was March 13, 2015.



The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other credited adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Prepared for: Valued Client
Prepared by: Valued Producer

Hypothetical Projections, Selected Index Strategy - Calendar Year Returns

This page illustrates the future values of the portion of your Contract allocated to the index strategy described below, assuming all allocations earn rates equivalent to the assumed historical returns earned by the selected index strategies during the most recent 10 calendar-year period. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$25,000.00

Index: Morgan Stanley Global Opportunities Index
 Index Strategy: 1 Year Point-To-Point With Participation Rate

End of Contract Year	Age	Credited Rate	Interest Credited to Your Account	Withdrawals	Account Value ^{1,2}
1	56	5.13%	1,282	0	25,973
2	57	10.83%	2,814	0	28,434
3	58	4.89%	1,392	0	29,434
4	59	2.97%	875	0	29,889
5	60	5.07%	1,515	0	30,969
6	61	7.38%	2,286	0	32,776
7	62	0.69%	225	0	32,493
8	63	2.92%	950	0	32,910
9	64	3.22%	1,059	0	33,438
10	65	0.00%	0	0	32,882
Income Start Date Elected					
11	66	5.13%	1,551	2,647	31,236
12	67	10.83%	3,100	2,621	31,132
13	68	4.89%	1,388	2,774	29,143
14	69	2.97%	781	2,871	26,445
15	70	5.07%	1,193	2,895	24,153
16	71	7.38%	1,575	2,815	22,298
17	72	0.69%	133	2,928	18,885
18	73	2.92%	466	2,942	15,792
19	74	3.22%	414	2,939	12,679
20	75	0.00%	0	2,793	9,300
21	76	5.13%	334	2,793	6,260
22	77	10.83%	379	2,765	3,260
23	78	4.89%	17	2,922	0
24	79	2.97%	0	2,922	0
25	80	5.07%	0	2,922	0
26	81	7.38%	0	2,922	0
27	82	0.69%	0	2,922	0
28	83	2.92%	0	2,922	0
29	84	3.22%	0	2,922	0
30	85	0.00%	0	2,922	0
40	95	0.00%	0	2,922	0
				Total:	\$86,372

1. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value

The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Minimum Guaranteed Values can be found on page 6.

Prepared for: Valued Client
 Prepared by: Valued Producer

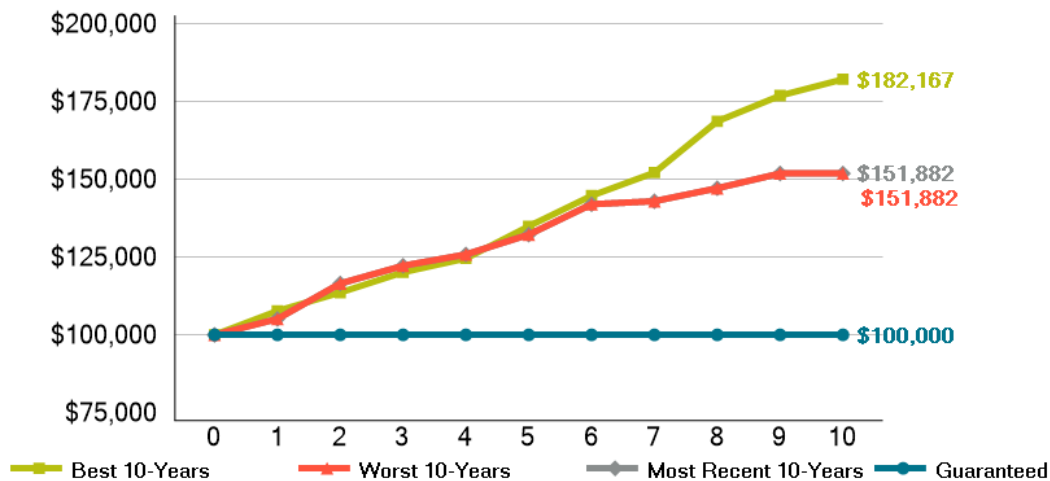
Hypothetical Index Performance Scenarios

Morgan Stanley Global Opportunities Index 1 Year Point-To-Point With Participation Rate

This page illustrates the future values of your Contract projected on the basis of three different scenarios, representing the best, worst, and most recent 10-year calendar periods. These examples assume you did not purchase any optional rider, and you did not take any withdrawals during the period. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Best 10-Year Period (Start 1/1/2003 - End 12/31/2012) Average Period Return: 6.18%			Worst 10-Year Period (Start 1/1/2009 - End 12/31/2018) Average Period Return: 4.27%			Most Recent 10-Year Period (Start 1/1/2009 - End 12/31/2018) Average Period Return: 4.27%		
End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value
1	7.69%	107,693	1	5.13%	105,129	1	5.13%	105,129
2	5.50%	113,613	2	10.83%	116,519	2	10.83%	116,519
3	5.72%	120,110	3	4.89%	122,222	3	4.89%	122,222
4	3.71%	124,561	4	2.97%	125,856	4	2.97%	125,856
5	8.32%	134,921	5	5.07%	132,234	5	5.07%	132,234
6	7.28%	144,742	6	7.38%	141,994	6	7.38%	141,994
7	5.13%	152,167	7	0.69%	142,968	7	0.69%	142,968
8	10.83%	168,652	8	2.92%	147,148	8	2.92%	147,148
9	4.89%	176,907	9	3.22%	151,882	9	3.22%	151,882
10	2.97%	182,167	10	0.00%	151,882	10	0.00%	151,882

The values shown above were calculated using a combination of historical and back-tested performance of the Morgan Stanley Global Opportunities Index. The launch date of the Morgan Stanley Global Opportunities Index was July 17, 2017.



The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Prepared for: Valued Client
Prepared by: Valued Producer

Hypothetical Projections, Selected Index Strategy - Calendar Year Returns

This page illustrates the future values of the portion of your Contract allocated to the index strategy described below, assuming all allocations earn rates equivalent to the assumed historical returns earned by the selected index strategies during the most recent 10 calendar-year period. Periods longer than 10 years are represented by repeating the most recent 10-year cycle. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Premium: \$25,000.00

Index: S&P 500 Index
 Index Strategy: 1 Year Point-To-Point With Participation Rate

End of Contract Year	Age	Credited Rate	Interest Credited to Your Account	Withdrawals	Account Value ^{1,2}
1	56	8.44%	2,111	0	26,792
2	57	4.60%	1,233	0	27,681
3	58	0.00%	0	0	27,318
4	59	4.83%	1,318	0	28,239
5	60	10.66%	3,009	0	30,816
6	61	4.10%	1,264	0	31,618
7	62	0.00%	0	0	31,131
8	63	3.43%	1,069	0	31,686
9	64	6.99%	2,215	0	33,372
10	65	0.00%	0	0	32,817
Income Start Date Elected					
11	66	8.44%	2,548	2,642	32,157
12	67	4.60%	1,356	2,698	30,248
13	68	0.00%	0	2,696	26,994
14	69	4.83%	1,174	2,660	24,936
15	70	10.66%	2,366	2,730	23,986
16	71	4.10%	869	2,795	21,467
17	72	0.00%	0	2,819	18,058
18	73	3.43%	523	2,813	15,175
19	74	6.99%	863	2,824	12,629
20	75	0.00%	0	2,782	9,263
21	76	8.44%	547	2,782	6,432
22	77	4.60%	165	2,841	3,161
23	78	0.00%	0	2,833	0
24	79	4.83%	0	2,833	0
25	80	10.66%	0	2,833	0
26	81	4.10%	0	2,833	0
27	82	0.00%	0	2,833	0
28	83	3.43%	0	2,833	0
29	84	6.99%	0	2,833	0
30	85	0.00%	0	2,833	0
40	95	0.00%	0	2,833	0
				Total:	\$84,076

1. Reduced by rider fees (if elected) and increased by Index/Fixed Interest Credited
2. The Death Benefit amount is equal to the greater of Account Value or Surrender Value

The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Minimum Guaranteed Values can be found on page 6.

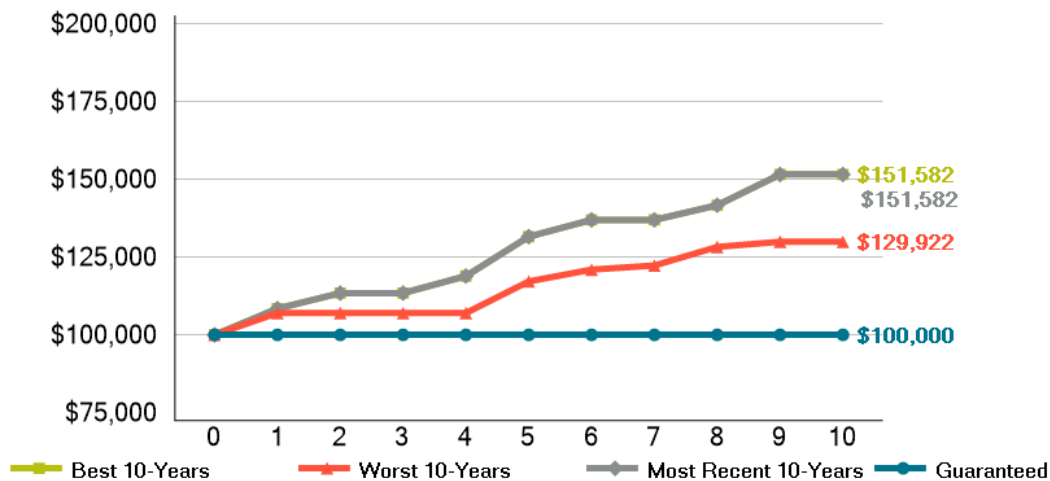
Prepared for: Valued Client
 Prepared by: Valued Producer

Hypothetical Index Performance Scenarios

S&P 500 Index 1 Year Point-To-Point With Participation Rate

This page illustrates the future values of your Contract projected on the basis of three different scenarios, representing the best, worst, and most recent 10-year calendar periods. These examples assume you did not purchase any optional rider, and you did not take any withdrawals during the period. Hypothetical returns are not guaranteed, nor intended to be indicative of future return expectations.

Best 10-Year Period (Start 1/1/2009 - End 12/31/2018) Average Period Return: 4.25%			Worst 10-Year Period (Start 1/1/1999 - End 12/31/2008) Average Period Return: 2.65%			Most Recent 10-Year Period (Start 1/1/2009 - End 12/31/2018) Average Period Return: 4.25%		
End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value	End of Contract Year	Index Interest Rate	Account Value
1	8.44%	108,444	1	7.03%	107,029	1	8.44%	108,444
2	4.60%	113,434	2	0.00%	107,029	2	4.60%	113,434
3	0.00%	113,434	3	0.00%	107,029	3	0.00%	113,434
4	4.83%	118,908	4	0.00%	107,029	4	4.83%	118,908
5	10.66%	131,580	5	9.50%	117,194	5	10.66%	131,580
6	4.10%	136,975	6	3.24%	120,988	6	4.10%	136,975
7	0.00%	136,975	7	1.08%	122,295	7	0.00%	136,975
8	3.43%	141,677	8	4.90%	128,292	8	3.43%	141,677
9	6.99%	151,582	9	1.27%	129,922	9	6.99%	151,582
10	0.00%	151,582	10	0.00%	129,922	10	0.00%	151,582



The values in this illustration are not guaranteed except when identified as such. Features including caps, spreads, participation rates, contingent interest rates or other interest crediting adjustments are subject to change. Actual values other than minimum guaranteed values may be higher or lower than illustrated here. Please review the entire Disclosure Statement and Buyer's Guide (if applicable) for more detailed information.

Prepared for: Valued Client
Prepared by: Valued Producer

Market Value Adjustment (MVA)

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If the MVA Reference Index on which the MVA is based goes up after you buy your annuity, the MVA likely will decrease the amount you receive. If the MVA Reference Index goes down, the MVA will likely increase the amount you receive. An MVA is not charged on amounts paid as a death benefit.

The MVA is based on the change in the Moody's Bond Indices - Corporate Average from the Issue Date to the date of any withdrawal in excess of the Free Withdrawal Amount.

The hypothetical examples below demonstrate how the MVA is calculated on a full surrender. These examples are not illustrations or predictions of how an actual contract will perform. The MVA will be determined such that the Surrender Value cannot be decreased below the Minimum Guaranteed Surrender Value. If the MVA results in an increase, the increase cannot exceed the maximum MVA that could have been deducted if the MVA had resulted in a decrease.

Hypothetical Assumptions

Account Value: \$120,000
 Free Withdrawal Amount: \$12,000
 MVA Reference Rate on Issue Date: 3.00%
 N (Complete months until the end of the Surrender Charge Period): 38

Hypothetical Example 1: Surrender in an increasing MVA Reference Rate environment

J = 4.00%
 $MVA \text{ factor} = (3\% - (4\% + .25\%)) \times (38/12) = -0.03958$
 $MVA \text{ Amount} = \$108,000 \times -0.03958 = -\$4,275$

\$4,275 deducted from the Surrender Value

Hypothetical Example 2: Surrender in a decreasing MVA Reference Rate environment

J = 2.00%
 $MVA \text{ factor} = (3\% - (2\% + .25\%)) \times (38/12) = 0.023750$
 $MVA \text{ Amount} = \$108,000 \times 0.023750 = \$2,565$

\$2,565 added to the Surrender Value

Definitions

Market Value Adjustment Factor: $(I - (J + 0.25\%)) \times N$

I = The value of the MVA Reference Index as of the Contract Date;

J = The value of the MVA Reference Index as of the date of Your withdrawal, surrender, or application to a Settlement Option; and

N = The number of complete months from the date of surrender or withdrawal or election of a Settlement Option to the end of the Surrender Charge Period divided by 12.

MVA Reference Index: Moody's Bond Indices - Corporate Average

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Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is the contract anniversary on or immediately following the youngest annuitant's 95th birthday. However, clients may elect to annuitize at any time following the first contract anniversary (state variations may apply). This example illustrates result for "Single Life with 10-year period certain." Other annuity options are available. Actual annuity payments will depend upon the type of annuity settlement option selected, and when you elect to begin annuity payments. See your Contract for complete details.

Annuitant	Valued Client
Gender	Male
Maturity Date	Contract Anniversary after attaining age 95
Annuity Payment Type	Single Life with 10-year period certain
Annuity Payment Frequency	Monthly

Annuitant Age 70

Guaranteed Values

Account Value Applied to Settlement Option	\$22,753
Annuity Payment Rate per \$1,000	4.65
Annuity Payment Amount	\$106

Based on Calendar Year End Returns

Account Value Applied to Settlement Option	\$85,812
Annuity Payment Rate per \$1,000	4.65
Annuity Payment Amount	\$399

Maturity Date

Account Value Applied to Settlement Option	\$0
Annuity Payment Rate per \$1,000	8.60
Annuity Payment Amount	\$0

Account Value Applied to Settlement Option	\$0
Annuity Payment Rate per \$1,000	8.60
Annuity Payment Amount	\$0

Settlement Options

When you are ready to annuitize your contract, you can choose to receive annuity payments in any of the following ways.

LIFE ANNUITY - Payments will be made during the lifetime of the Annuitant. All payments of any kind will cease with the last payment due prior to the death of the Annuitant. The amount of each payment will be determined by Us at the time the Settlement Option is elected. Each payment will not be less than the amount determined using the table shown for this Settlement Option for the Annuitant's age and sex at the Annuity Date.

LIFE ANNUITY WITH PERIOD CERTAIN - Payments will be made for the Period Certain of ten (10) years and thereafter for the lifetime of the Annuitant. The amount of each payment will be determined by Us at the time this Settlement Option

is elected. Each payment will not be less than the amount determined using the table shown for this Settlement Option for the Annuitant's age and sex at the Annuity Date. If the death of the annuitant occurs during the Period Certain term, the remaining guaranteed payments will be paid to the specified successor payee.

JOINT AND LAST SURVIVOR ANNUITY -

Payments will be made during the joint lifetimes of the Annuitant and a designated joint annuitant and, after the death of one, during the remaining lifetime of the survivor. Payments under this Settlement Option depend on the age and sex of the Annuitant and the designated joint annuitant at the Annuity Date. The amount of each payment will be determined by Us at the time this Settlement Option is elected. Minimum payments based on payment of the same amount to the survivor as during the joint lives for certain ages may be obtained from Us.

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Index Information and Disclosures

The Delaware Life Target Income 10[®] Fixed Index Annuity is issued by Delaware Life Insurance Company (Waltham, MA), a member of Group One Thousand One ("Group1001"). For use with policy forms DLIC-FIA-17 and endorsement/rider forms ICC15-DLIC-ROPR-01, ICC15-DLIC-GLWB-01, ICC15-DLIC-TIW-01, ICC15-DLIC-NHW-01, ICC16-DLIC-TBOUT and ICC15-DLIC-EGSV. 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. Ask your financial professional for more information.

This contract does not directly participate in any stock, debt or other investments. The contract illustrated is designed for accumulation of funds for future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest. This illustration is not intended as a complete discussion of this annuity contract. In order to obtain a complete understanding, please read your annuity contract carefully. This illustration is not intended to be a substitute for the annuity contract. The terms of the annuity contract are controlling in all cases. This illustration is not intended as a complete discussion of this income rider. In order to obtain a complete understanding, please read your rider carefully. This illustration is not intended to be a substitute for the rider. The terms of the rider are controlling in all cases.

All guarantees assume compliance with any applicable benefit rules and are based on the claims-paying ability of Delaware Life Insurance Company. Death benefits may be subject to ordinary income taxes, and may be included in the contract owner's gross estate for estate tax purposes.

Products and features are subject to state availability and variations. Read the Contract for complete details.

If you purchase an annuity in any tax qualified account, e.g. an IRA, you should be aware that the annuity offers no additional tax deferral, since such plans are already afforded tax deferred status. Therefore, you should purchase annuities in such plans only if you value one or more of the other features of the annuity, such as lifetime income payments or death benefit protection.

Withdrawals of taxable amounts are subject to ordinary income tax, and may also be subject to a 10% IRS income tax penalty if withdrawn before age 59 ½. For tax purposes the actual withdrawals will be from earnings (taxable as ordinary income) until earnings in the contract have been withdrawn. For qualified contracts, all withdrawals will be taxable as ordinary income.

This Illustration does not take into consideration the potential withdrawal of Required Minimum Distributions (RMDs) that may be associated with a contract issued as a traditional Individual Retirement Account ("IRA"). Distributions from an IRA are required for each year following the year in which the Owner reaches age 70 ½. Failure to take RMDs may result in a 50% penalty on the amount of required distribution not taken, and the penalty does not relieve the Owner of the responsibility to withdraw the required amount for that year. No RMD is required during lifetime of the Owner of a Roth IRA. Distributions from one IRA may be able to satisfy the RMDs associated with another IRA, however only RMDs resulting from this annuity contract may receive treatment as a non-excess withdrawal. Please consult with an attorney, financial advisor, or qualified tax advisor concerning these matters.

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