

Income You Can Depend On — For Plan A or Plan B

Like other fixed index annuities, Target Income 10[®] can help retirement savers capture a portion of the market's upside growth potential, while protecting their savings from the risks of market drops.

But Target Income 10[®] is also built for real life. Despite the best-laid retirement Plan A, you may need income sooner than planned—or not at all. That's why Target Income 10[®] is built for income, accumulation, and the flexibility to adapt to the unexpected.

Income: guaranteed lifetime withdrawal benefit comes standard

Target Income 10[®] includes a guaranteed lifetime withdrawal benefit (GLWB) to provide the dependable retirement income stream for whatever comes next. The GLWB 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—giving you the confidence that comes with knowing you won't outlive your income when you retire.

The GLWB can also help accelerate the growth of your income benefits with:

- A 5% bonus paid in year one
- 7% 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

What is a fixed index annuity?

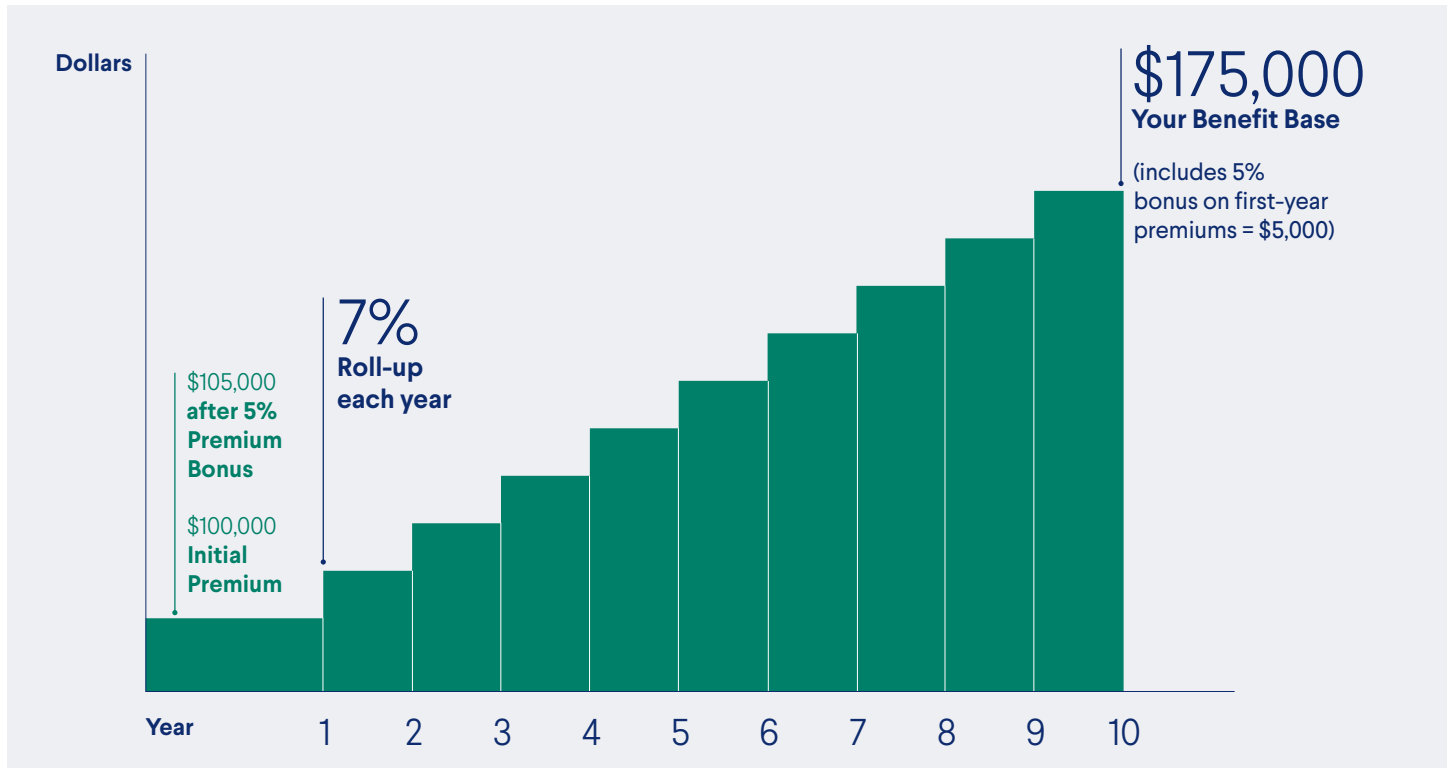
A fixed index annuity (FIA) is a contract between you and an insurance company. A FIA:

- Protects your principal from market volatility
- Helps you grow your money faster with the power of tax deferral
- Provides the opportunity to participate in the market growth potential by tracking an index
- Offers the option to convert your annuity into a steady, guaranteed, lifetime income stream



How the GLWB Rider Can Increase the Value of Your Annuity Payments

A 7% Simple Interest Roll-up Helps Your Future Income Grow



The hypothetical chart above shows how the benefit base can grow under varying market/index conditions with the guaranteed minimum lifetime withdrawal benefit rider. The interest credit will be subject to caps, spreads and/or participation rates.

The GLWB provides a benefit base increase and guaranteed lifetime income so you're ready for the retirement Plan A you're looking forward to. But rest assured, Target Income 10[®] also delivers competitive income across a broad range of ages. So should you need to take income at any time during years two to nine to adapt to a Plan B, you won't derail your retirement plans.

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

Standard provisions

Issue Ages	50–80
Premium	Minimum: \$25,000 Maximum: \$1,000,000 per owner(s) without Delaware Life approval Minimum additional: \$500
Plan Types	Nonqualified, IRA, SEP-IRA and Roth IRA
Four Choices for Growth with Interest Crediting Options	See <i>Four Interest Options/Crediting Methods</i> on next page. <ul style="list-style-type: none"> • Interest credited at the end of the term • Can reallocate at the end of the term at no charge • Refer to product rate sheet for current caps, spreads and participation rates
Free Withdrawal Amount¹	Starting Year 1, up to 10% of the anniversary account value per year or annual required minimum distribution (RMD) can be withdrawn without incurring a surrender charge or market value adjustment (MVA). (See below.)
Surrender Charges	10-year surrender charge schedule; varies by state; please see your contract for your state schedule
Minimum Guaranteed Surrender Value	If you cash in or “surrender” your contract early (before the contract’s 10-year maturity date) you will be subject to surrender charges based on the 10-year surrender charge schedule. However, your contract’s value (“surrender value”) will never be less than 87.5% of premiums paid plus interest earned at the minimum guaranteed rate stated in the contract, minus any withdrawals you’ve taken.
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> • An adjustment applied to withdrawals and surrenders in excess of the free annual withdrawal amount during the first 10 contract years to account for changes in the interest rate environment (based on an external, publicly available rate index—Moody’s Bond Indices—Corporate Average) • Subject to state availability and restrictions
Terminal illness waiver & nursing home waiver	After the first contract year, you will pay no early withdrawal charges for a one-time withdrawal if you have a terminal illness or are confined to a hospital/nursing facility for at least 90 days; age and/or state restrictions may apply.
Withdrawal¹ Options at Retirement	<ul style="list-style-type: none"> • Periodic or systematic withdrawals • Regular income through “annuitization” • Guaranteed lifetime income with the guaranteed lifetime withdrawal benefit • The annual GLWB fee is deducted each contract anniversary
Guaranteed Death Benefit	Greater of account value or minimum guaranteed surrender value.

¹ Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits and may result in a surrender charge or a market value adjustment (MVA).

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The benefit base is not a cash or surrender value or death benefit and is not available as a lump sum.

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.

Buying an annuity within an IRA, or other tax-deferred retirement plan, doesn't provide any extra tax benefits. Choose an annuity based on its features and benefits as well as its risks and costs, not its tax benefits.

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