



DELAWARE
LIFE®



Delaware Life Online Account Access

Quick Reference – Customers

Delaware Life Online Account Access

Quick Reference



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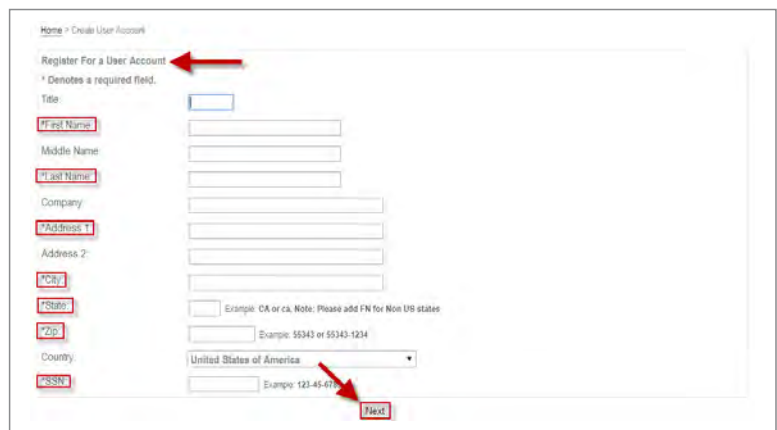
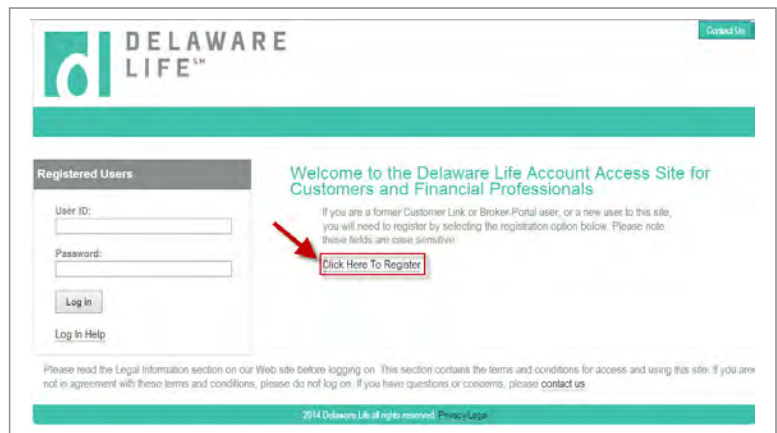
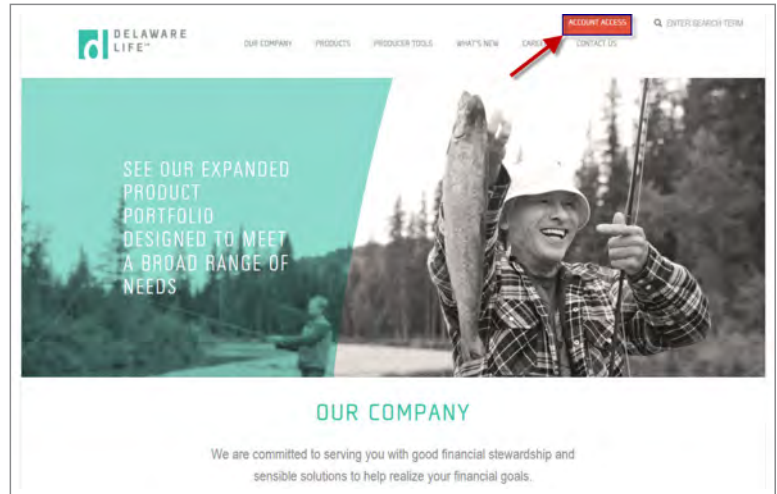


Registering on the Delaware Life Account Access Website

New Users:

1. Open the Delaware Life Website at [https://www.delawarelife.com/.](https://www.delawarelife.com/)
2. To access account information, click on the red **ACCOUNT ACCESS** link on the top right of the Delaware Life Website main page. This will open the Welcome Page to the Account Access site.
3. First-time users must register for the Account Access Site. Click on the **Click Here to Register** link in the middle of the page. This will open the Create User Account page.
4. To **Register for a User Account**, fill in the fields on this page.

NOTE: Required fields are indicated with an *
5. Once you have filled in the required fields, click on the **Next** button at the bottom of the page.



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You will now be directed to a screen to set up your Account Profile.

6. Enter the following fields as indicated.

NOTE: Required fields are indicated with an *

7. Click on **Next** at the bottom of the screen to continue the registration process.

If you need to change a field on the previous page, click on **Back** at the bottom of the screen.

8. On the next page, select the link that describes your role.
9. Customers/Consumers are required to enter their contract number.
10. Once you have entered the Contract #, you can click on the **Create Account** button.
11. An email will be generated and sent to you, containing:
 - User ID
 - A one-time-use Temporary Password (see Note).

Home > Create User Account

* Denotes a required field.

*User ID: Minimum length: 5, No spaces allowed.

*Date Of Birth: Example: 5/3/1960

*Email Address:

*Day Phone: Example: (123) 456-7890

Fax Number:

Back Next

* Denotes a required field. If you encounter problems with the registration process, please call customer service at (877) 253-2323.

For Our Customers:

Please enter your contract number below and press Create Account. This number can be found on your statement.

*Your Contract #: Required.

Are you a Broker?

To gain access to your block of business, and the other features on this site, please enter your Broker/Dealer or Firm name below and press Create Account.

*Broker/Dealer: Required.

Back Create Account

Note: Be sure to note the credential above, as you may only claim this forgotten credential once. Using the same email link more than once will fail. When you leave this page you will no longer be able to retrieve this information.



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Logging In to the Delaware Account Access Website

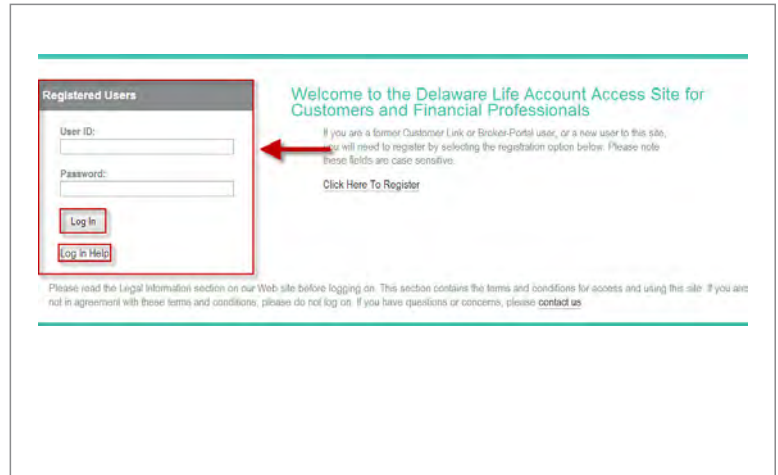
Returning Users:

Once you have registered, any subsequent visit requires that you enter your User ID and Password.

Click on the **Log In** button.

If you cannot remember your User ID or Password, click on **Log In Help**.

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Log In Help

Clicking on **Log In Help** will take you to a screen where you are able to request your User ID or have a new temporary Password sent to you.

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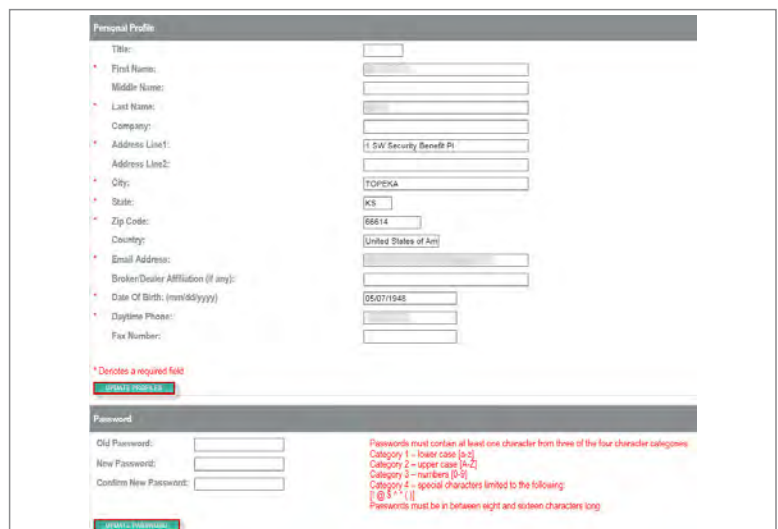


Updating Your Personal Profile or Changing Your Password

To update your **Personal Profile** or change your Password, click on your name in the upper right-hand corner of each screen.

This will open the **Personal Profile** page. Fill in the fields that need to be changed and click on the **Update Profile** or **Update Password** button.

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Accessing Account Information

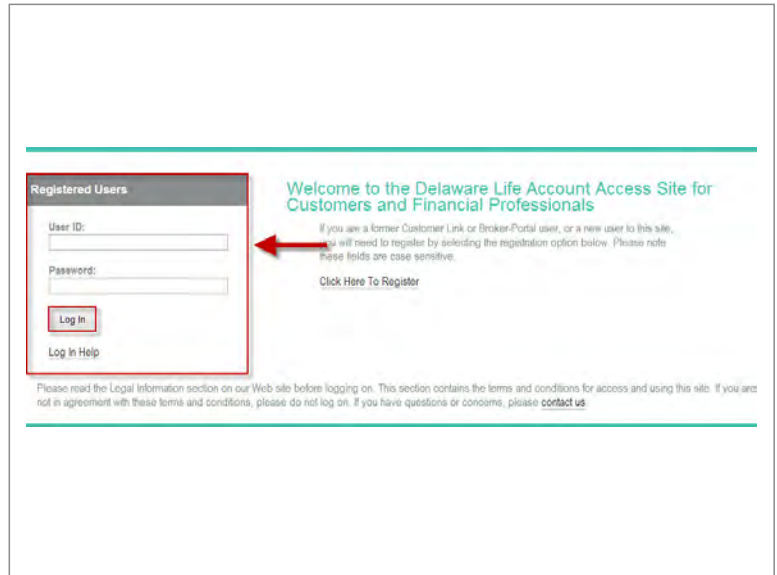
Returning Users:

Enter your User ID and Password.

Click on the **Log In** button. This will open the **My Accounts** section of the Website.



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My Accounts

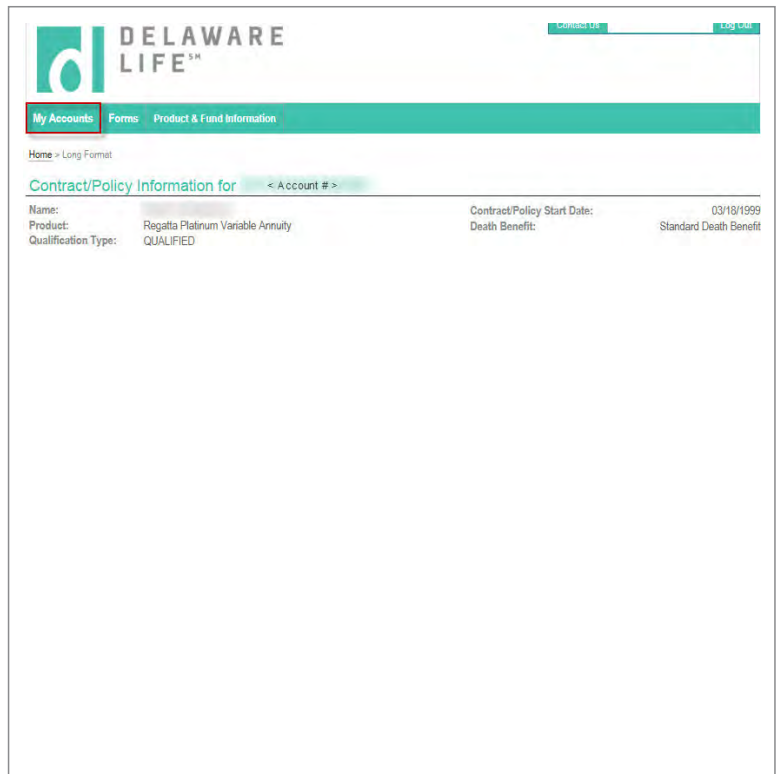
The **My Accounts** section provides information regarding the contract. It is divided into tabs including:

- Values
- People
- Transaction History
- Tax Forms
- Documents

Every screen in the **My Accounts** section will include basic **Contract/Policy Information** for the contract.



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Values Tab

The **Values** tab provides a summary of the contract values relating to the contract as at the end of business of the previous day. Included under the summary of values are:

- Contract Value
- Surrender Charges (if applicable)
- Surrender Value (if applicable)
- Payments
- Withdrawals

At the bottom of the Values tab is a list of the funds that are applicable to the contract, as well as a graphical breakdown of funds.

Summary of values as of 11/04/2015

Contract/Policy Value:	\$120.84	Year to Date Payments:	—
Surrender Charge*:	—	Total Payments:	\$160000.00
Surrender Value*:	\$118.42	Year to Date Withdrawals:	\$143050.50
		Total Withdrawals:	\$143050.50

*Surrender information is as of previous month's end, if applicable. All fees or forfeitures may not be included within current values. Please contact our Service Center for confirmation of applicable fees due on your contract.

Current Account Values as of Close of Market on 11/04/2015

Fund	Units	Unit Value	Value
Mass Investors Growth Stock Port I CL	1.527300	19.394150	\$29.62
MFS Blended Research Core Equity Port IC	2.545830	19.128252	\$48.70
MFS Global Growth Portfolio IC	0.445570	24.328546	\$10.84
MFS Global Research Portfolio IC	1.699410	15.989191	\$30.37
MFS VIT Growth Series I Class	0.057970	22.551930	\$1.31
Total:			\$120.84

*This information can reflect interest rate, participation rate, cap, or spread, dependent upon your contract or funds.

Fund Breakdown:

- Mass Investors Growth Stock Port I CL (24.51%)
- MFS Blended Research Core Equity Port IC (40.3%)
- MFS Global Growth Portfolio IC (8.97%)
- MFS Global Research Portfolio IC (25.15%)
- MFS VIT Growth Series I Class (1.08%)

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Benefits Tab

The **Benefits** tab provides detailed information regarding your living benefit rider (if applicable).

Home > Benefits

Contract/Policy Information for <Account #>

Name: Masters Choice Variable Annuity
 Product: Masters Choice Variable Annuity
 Qualification Type: QUALIFIED

Contract/Policy Start Date: 12/28/2008
 Death Benefit: Standard Death Benefit

Living Benefits

Name: INC ONDM2PL
 Type: Income on Demand II Plus
 Coverage: Single
 Covered Life DOB: 09/26/1956
 Status: ACTIVE
 Bonus/Storage: Bonus Mode
 Lifetime Income %: 5 %
 Income Benefit Base: \$30,799.40
 Annual Income Amount: \$3,164.49
 Stored Income Balance: \$0.00
 Withdrawals YTD: \$0.00
 Next Scheduled Step-Up Date:
 Bonus Base: \$0.00
 Next Bonus Date: 12/29/2015
 Bonus End Date: 01/05/2015
 Highest Quarterly Value: \$33,122.31
 Highest Quarterly Value Date:
 Fee Base: \$30,799.40

*Note: Although your Income Benefit Base has been established, taking a withdrawal from the Stored Income Balance before the Contract Anniversary following the youngest Covered Person's 55th birthday, will reduce your Income Benefit Base.

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People Tab

Included on the **People Information** screen is information about the owners and parties related to the contract. This includes:

- Owner
- Annuitant
- Primary Beneficiary
- Payee

The **People Information** screen also includes Agent Information for the Agent of Record on the contract.

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The screenshot shows the 'People Information' tab selected in the navigation menu. The main content area displays contract details and a table of parties. The table has columns for Type, Name, Tax Id, Address, Birthdate (Age), Beneficiary Relationship, and Beneficiary Percent. Below the table is an 'Agent Information' section which is currently empty, showing 'No data available in table'.

Type	Name	Tax Id	Address	Birthdate (Age)	Beneficiary Relationship	Beneficiary Percent
Owner	[Redacted]	****3003	[Redacted]	**/1948 (67)	N/A	N/A
Annuitant	[Redacted]	****3003	[Redacted]	**/1948 (67)	N/A	N/A
Primary Beneficiary	[Redacted]	N/A	N/A	N/A	N/A	100%
Payee	[Redacted]	N/A	[Redacted]	N/A	N/A	N/A

Transaction History Tab

The **Transaction History** tab provides information on recent transactions that have occurred on the contract.

To view additional transactions, click on the **Next** button at the lower right-hand of the page.

The transaction list can be sorted by the column heading or by using the Filter button on the gray bar, right side. The list can also be exported to Excel or printed using the buttons under the gray bar on the right side.

Fund-level information can be viewed at the transaction level by using the green + sign to the left of the Date column to expand the information displayed.

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The screenshot shows the 'Transaction History' tab selected in the navigation menu. The main content area displays contract details and a table of transactions. The table has columns for Date, Transaction, Gross, and Net. A single transaction is listed for 03/31/2015, labeled 'AUTOMATIC', with a Gross value of -\$3.11 and a Net value of -\$3.11. A green plus sign is visible to the left of the date. Below the table is a 'Filter' section and 'Export' and 'Print' buttons. A 'Next' button is located at the bottom right of the table area.

Date	Transaction	Gross	Net
03/31/2015	AUTOMATIC	-\$3.11	-\$3.11

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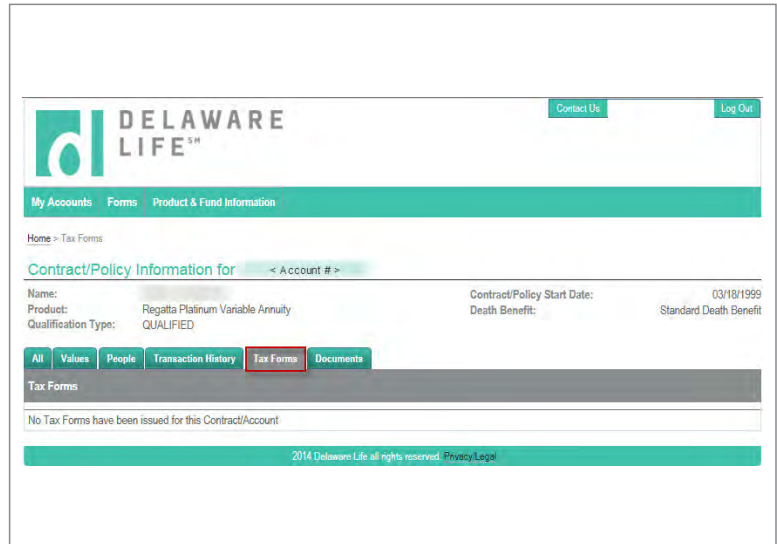
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Tax Forms Tab

The **Tax Forms** tab provides links to tax forms that have been issued for the contract in the previous year.

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Documents Tab

The **Documents** tab contains the documents that pertain to the contract.

To open a document, click on the name of the document. The document will open in a separate window.

To view additional documents, click on the **Next** button at the lower right-hand of the page.

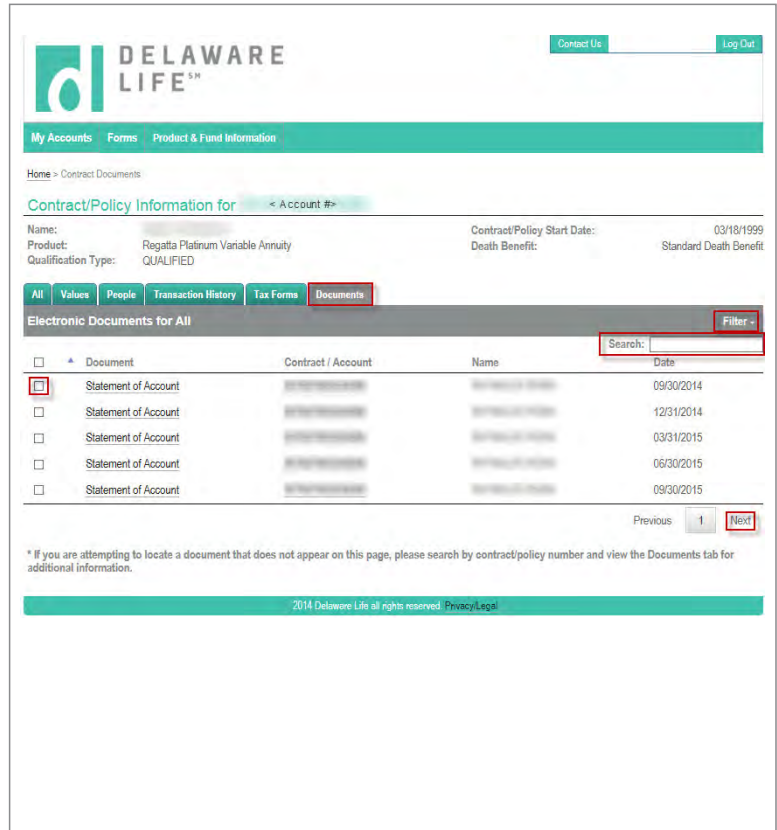
NOTE: If you are attempting to locate a document that does not appear on this page, please search by contract number and view the Documents tab for additional information.

The document list can be sorted by the column heading or by using the Filter button on the gray bar on the right-hand side.

A search box is also provided to find a specific document.

Multiple documents can be viewed in one PDF by using the check boxes to the left of the Document description.

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Forms

The **Forms** section of the Website allows you to access the most common forms required for transactions on the contract.

Forms that are accessible on the website, include:

- Annuity Forms
- Life Insurance Forms
- Pinnacle MYGA Forms



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Annuity Forms Search

If you know the specific name or form number, you can use the **Forms Wizard** to access a form by entering the specific name or form number in the search box at the top of the page and then click OK.

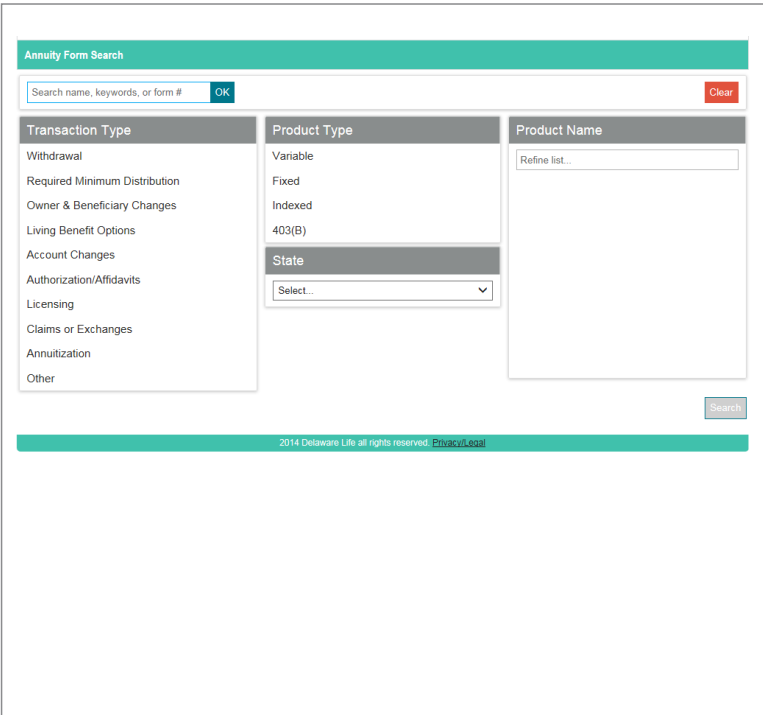
If you do not know the specific name or form number, you can find the required form by:

1. Select the appropriate Transaction Type.
2. Select the Product Type.
3. Select the State.
4. Select the Product Name.

The form will open in a separate window.



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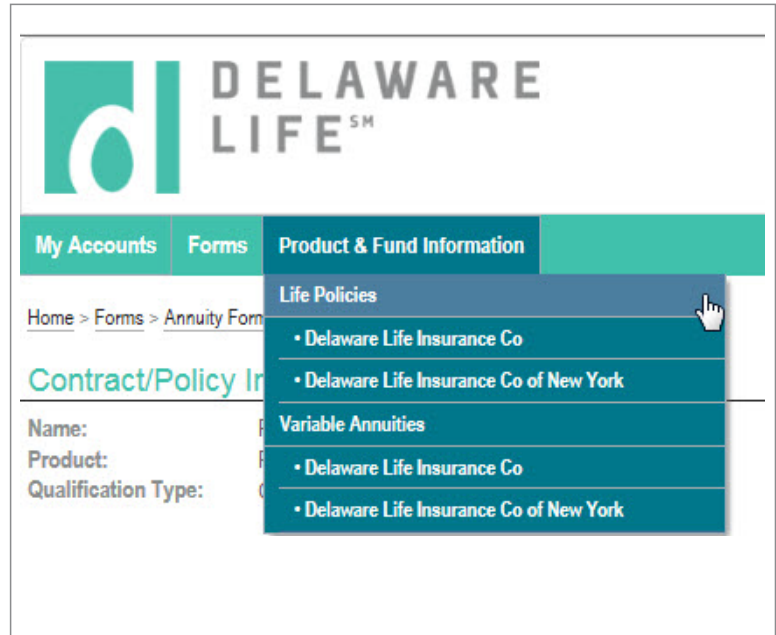
Product & Fund Information

The **Product & Fund Information** section of the Website provides you with additional information on your Variable Life and Annuity products.

Included in this information is the following:

- Product Prospectuses
- Fund Performance
- Additional Information
- Annual Reports

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Accessing Product and Fund Information

To access the product and fund performance information, click on the **VIEW** button to the right of your particular product.

This will open a new window. Locate your product and click on the specific attachment you are looking for. The attachment will open in a separate window.

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PRODUCT DOCUMENTS	PRODUCT PROSPECTUS	PRODUCT SAI	FUND PERFORMANCE		
COLUMBIA ALL-STAR FREEDOM VARIABLE ANNUITY	N/A*	N/A*			
<small>*This product is no longer being offered for sale and does not have a current product prospectus or SAI.</small>					
UNDERLYING FUNDS	SUMMARY PROSPECTUS	STATUTORY PROSPECTUS	STATEMENT OF ADDITIONAL INFORMATION	ANNUAL REPORT	SEMI-ANNUAL REPORT
ALLIANCEBERNSTEIN VP SERIES GLOBAL THEMATIC GROWTH PORTFOLIO CLASS B					
ALLIANCEBERNSTEIN VP SERIES GROWTH AND INCOME PORTFOLIO CLASS B					
ALLIANCEBERNSTEIN VP SERIES INTERNATIONAL GROWTH PORTFOLIO CLASS B					
COLUMBIA VARIABLE PORTFOLIO - ASSET ALLOCATION FUND	N/A				
COLUMBIA VARIABLE PORTFOLIO - CASH MANAGEMENT FUND	N/A				

Delaware Life Insurance Company is authorized to transact business in all states except New York, as well as in the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Delaware Life Insurance Company of New York is authorized to transact business in New York and Rhode Island. Both companies are members of the Delaware Life group of companies. Each company is responsible for its own financial condition and contractual obligations.

DLPC 0752 03/17 EXP 03/18

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