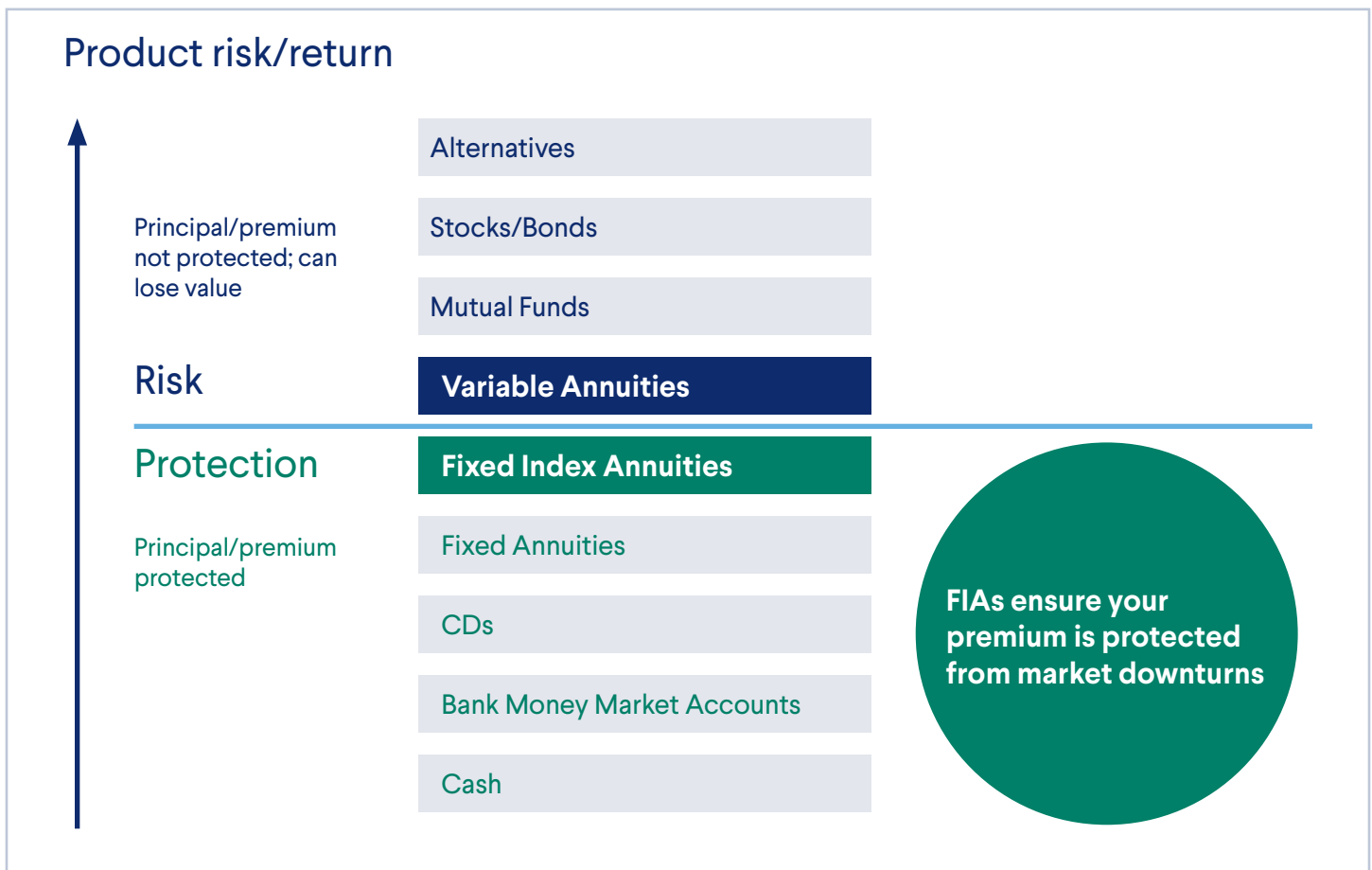


# The Case for Fixed Index Annuities (FIAs)

If you are like many individuals nearing or entering retirement, you are looking to achieve two primary goals: accumulate dollars today and receive dependable income tomorrow. The journey between those goals, however, may involve unwanted risk exposure unless you have adequate information, expert advice and access to proven strategies. There is no one-size-fits-all strategy to secure a sustainable retirement lifestyle. One type of solution is a fixed index annuity (FIA). A FIA can help protect principal/premium from market downturns, offer growth potential, and can guarantee a stream of income payments for as long as you live. Work with your financial professional to consider all the products on the risk/return spectrum to build a plan that works for you.



The above chart is meant to serve as a general guide of where a FIA falls on a financial risk/return spectrum of common products. It is not a guarantee of future performance.

An FIA, in effect, is a contract between you and an insurance company that is designed to help you meet your long-term retirement needs. In exchange for your payment of an insurance premium, the insurance company gives you the opportunity to earn additional interest based on the performance of a market index and pays you income in the future. Annuities can offer a practical, no-nonsense, tax-advantaged way for consumers to save today and know they'll have guaranteed income in the future.

A FIA can help you build assets for retirement by:



Plus, all FIAs offer:

- A guaranteed death benefit so your beneficiaries receive at least the value of your account
- Access to a portion of your cash value every year

At Delaware Life Insurance Company ("Delaware Life"), we believe that annuities can be a core part of smart financial planning. That's why we offer annuities with the potential for growth, and for income, that can last a lifetime—so our customers can plan for new adventures in retirement.

Determine your needs, risk tolerance, time horizon and other factors, and compare products with your financial professional's help.

# About Delaware Life

Delaware Life brings you a long history and solid track record of performance in the insurance and annuity space and has maintained strong ratings. Delaware Life's parent company, Group One Thousand One ("Group1001") is a dynamic network of businesses making insurance more useful, logical, and accessible for everyone. Delaware Life traces its history back to the 1970s, when as one of the flagship Group One Thousand One, LLC brands, Delaware Life—known as Sun Life Assurance Company of Canada (U.S.) until its name change in July 2014, launched its first annuity. The company is well known for its decades of fixed, fixed index and variable annuity innovations. Drawing from those roots, Delaware Life has built a strong balance sheet and maintains a long-tenured employee base with extensive annuity and life insurance expertise.

Together with its subsidiary, Delaware Life Insurance Company of New York, Delaware Life is a leading provider of annuity and life insurance products in the United States, managing nearly 350,000 active annuity and life insurance policies. As of June 30, 2019, the company had assets of \$39.7 billion and liabilities of \$38.3 billion.\* Delaware Life is committed to a product suite that addresses the real issues of retirement and legacy planning, providing solutions for both accumulation and income.

## Delaware Life Insurance Company and Delaware Life Insurance Company of New York Financial Strength Ratings (as of 6/30/19)

**A- (Excellent)**

**A.M. Best**

**BBB+ (Stable)**

**Standard & Poor's**

A.M. Best A- (Excellent) is 4th out of 13 possible ratings. Standard & Poor's BBB+ (Stable) is 8th out of 21 possible ratings. For current credit ratings and information for Delaware Life Insurance Company, please see [www.delawarelife.com/our-company](http://www.delawarelife.com/our-company). To obtain the most up-to-date rating information, go to [www.ambest.com](http://www.ambest.com) and [www.standardandpoors.com](http://www.standardandpoors.com). Ratings do not apply to any of the underlying investment options and do not predict or project investment performance.

**For more information, please visit [delawarelife.com](http://delawarelife.com)**

\*Excludes Delaware Life Insurance Company of New York.

Annuities are long-term investments vehicles designed for retirement purposes. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your financial professional can provide you with complete details.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA).

Annuity contracts are issued by Delaware Life Insurance Company.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s— are already tax-deferred. Therefore, a deferred annuity should only be used to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

Delaware Life Insurance Company (Waltham, MA) 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 and is a member of Group One Thousand One, LLC.

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 the appropriate professional.

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF**