



Top 10 reasons to consider a fixed annuity

Issued by Delaware Life Insurance Company

A fixed deferred annuity is a contract between you and an insurance company that promises to:

- **Pay a fixed rate of return** on that money for the contract guarantee period.
- **Provide a steady stream of income payments** in the future.

Here are the top 10 reasons to consider including a fixed annuity in your retirement savings plan:

- 1 Simplicity** – An easy-to-understand product, with only a few contract rider options, makes a fixed annuity an easy way to save for your future retirement.
- 2 Safety** – As long as you hold your contract for the full guarantee period (and make no withdrawals), your principal and any interest you earn are guaranteed.
- 3 Guaranteed growth** – Competitive fixed interest rates and guaranteed rate periods mean your contract value can grow at a steady pace.
- 4 The value of tax deferral** – Because you pay no taxes on any interest earnings until they are withdrawn, the cash value of your annuity has the potential to grow even more with compounding.
- 5 More value with compounding** – Your interest earns interest, which can accelerate the amount you save over time.
- 6 Free annual withdrawals** – Generally after the first contract year, you can take out up to 10% of the annuity's value each year without paying any extra fees. Amounts over that limit will incur "early surrender" fees. Withdrawals in excess of the free withdrawal amount may be subject to a positive or negative adjustment, depending on changes in current interest rates.

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7 Access to emergency cash – Some fixed annuities let you withdraw cash after the first contract year to cover the costs of a terminal illness or nursing home care without paying early withdrawal fees (certain restrictions will apply). Others offer an extra rider, for an additional fee, that gives you free access to your cash, at any time.

8 No monthly or annual fees – Because 100% of your principal gets credited to your contract value, your money goes to work for you right away.

9 Dependable income – You can convert your contract's cash value into a stream of steady, reliable income when you retire by choosing "annuitization."

10 Guaranteed death benefits – In most cases, the full value of your contract (minus any withdrawals already taken) passes to your designated beneficiaries without the delay of probate.

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.

Products, riders and features may vary by state and may not be available in all states. This material should be accompanied by the corresponding product brochure and may not be approved in all states. Ask your financial professional for more information.

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delawarelife.com

Service Center: P.O. Box 758581, Topeka, KS 66675-8581
Sales Support: 844.DEL.SALE (844.335.7253)
Customer Service: 877.253.2323

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