



DELAWARE LIFE DIMENSIONS

RETIREMENT EDUCATION SERIES

CONSUMER OVERVIEW



At Delaware Life Insurance Company, we speak with retirement plan decision-makers every day, so we have a unique perspective on the broad retirement challenges you may face. We have distilled our knowledge into an educational series that explores the roles of **Preservation**, **Growth** and **Income** in developing a lasting retirement lifestyle strategy.

12 Challenges to Discuss with Your Financial Professional

Modules	Themes			
Preserving Retirement Lifestyles	1 Evaluating Retirement Readiness This self-evaluation tool can help you gauge your planning progress as you prepare for one of life's major events: retirement.	2 Planning for Longevity Americans over 65 are the country's fastest-growing demographic. What pre-retirees need to consider as they look ahead.	3 Thinking of Retirement as a Business Individuals increasingly are choosing to retire "to" something rather than simply "from" a job. What that shift means to different people at different ages.	4 Finding a Retirement Lifestyle Expert Right-sizing a retirement strategy can be daunting and complex. Fortunately, you don't have to do this alone.
	5 Making Up a Retirement Shortfall Volatility can take a toll on retirement portfolios. Here's a strategy that could help investors and savers pick up the pace of accumulation.	6 Tempering Market Volatility With less time to make up for losses, individuals can turn to a strategy that offers principal protection with a chance to grow retirement assets.	7 Deferring Taxes to Accelerate Growth How growing assets on a tax-advantaged basis can accelerate your retirement accumulation process.	8 Building a Legacy of a Lifetime Not all retirement planning techniques offer you a way to guarantee income payments and provide for loved ones. Here is one that does.
	9 Overcoming Low Yields Recent history shows that conventional bank-insured products aren't generating enough income for most retirement-minded investors. Fixed Index Annuities (FIA) may offer an alternative approach.	10 Keeping Up with Rising Costs Even at today's historically lower inflation rates, price increases today can still undercut buying power tomorrow.	11 Guaranteeing Income for Life How FIAs offer a variety of payout options; including choices that allow for guaranteed lifetime income.	12 Creating a Predictable Strategy for an Unpredictable World How FIAs can offer you a dependable blend of tax deferral, indexed interest potential and optional benefits for the protection of assets and income.

Growth Today for Income Tomorrow

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. One way of securing a sustainable retirement lifestyle strategy to meet your future needs is through the help of a financial professional with a proven, cornerstone financial product like a fixed index annuity (FIA).

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.

Guarantees are backed by the financial strength and claims-paying ability of the insurance company issuing the annuity.

You might be a good candidate for an FIA if you agree with any of these statements:

"I want a convenient way to receive predictable monthly payments after I retire."

"I need to find a way to preserve my retirement principal."

"I'm retiring yet still want my money to keep growing while it pays me income."

"I'd like a solution that locks in value I can leave to my heirs."

About Delaware Life

We are dedicated to supporting you with valuable, straightforward solutions that help you save today and provide income for tomorrow. Our current product offerings include fixed and fixed index annuities. Delaware Life Insurance Company manages approximately 342,000 in-force annuity and life insurance policies representing \$36.6 billion in assets under management and \$14.1 billion of invested assets as of September 30, 2017.

Contact your financial professional today for more information about retirement challenges and FIAs.

To learn more about Delaware Life, visit www.delawarelife.com

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 is a member of Group One Thousand One.

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

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