






Delaware Life Masters Prime Variable AnnuitySM

For the retirement your clients want—and the one they don't expect

Your clients turn to you for guidance in both good times and bad. It may be for access to cash for a child's wedding. Or, to rethink their finances after a death or divorce. You want to support them in every situation. Preparing clients now with an annuity that can help with these future events will ensure they're ready for what comes their way as they get closer to retirement.

Here are events your clients may face in or near retirement—and how our variable annuity addresses each compared to other annuities in the marketplace.

Event	Need	Other Annuities	Delaware Life Masters Prime Variable Annuity SM *
 <ul style="list-style-type: none"> • Child's wedding • Vacation home purchase • Loan to a child 	Withdraw some cash before income starts	If clients withdraw money, they will either not be credited with a deferral bonus amount in years when they take withdrawals, or the bonus period will end.	Clients can make withdrawals before taking income and be credited with the deferral bonus amount in those years. The bonus period would continue with no interruption.
 <ul style="list-style-type: none"> • Marriage • Divorce • Remarriage • Death of a spouse 	Add, drop or change a spouse for joint income or single income	The election of joint life must be made at application. A change in coverage after the contract is active is usually not allowed.	Changes to single-life or joint-life income can be elected after purchase. Also, a joint-income spouse can drop a divorced or deceased spouse, or add a spouse if remarried, at no additional charge.
 <ul style="list-style-type: none"> • Unexpected windfall • Death of a spouse 	Terminate optional riders	Restrictions and/or limitations apply when terminating living benefits. Also, most death benefit riders can't be terminated. Clients must continue to pay applicable rider fees.	Both the optional living benefit and the optional death benefit can be terminated at any time, offering complete flexibility if a client has a life change such as a widow taking lifetime income instead of the death benefit, or a client dropping both benefits to focus on account value growth.

*With optional living and/or death benefits available for an additional fee.

Call your wholesaler to learn how the Delaware Life Masters Prime Variable AnnuitySM can help your clients with whatever retirement sends their way.

Variable annuities are subject to investment risks, including the possible loss of principal. Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional living benefit is elected. All product guarantees, including optional living and death benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

You should carefully consider a variable annuity's risks, charges, limitations and investment goals of underlying investment options and read all prospectuses prior to making any investment decisions or sending money for your clients. This and other information is available in the product prospectus, as well as the underlying investment option prospectuses. Prospectuses are available from your annuity wholesaler or by calling 844-DEL-SALE (844-335-7253).

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. Withdrawals will reduce the contract value and may reduce the living and death benefits and any optional riders. Withdrawals may be subject to withdrawal charges. 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. The Optional Benefits discussed are available for additional charges: 1.20% for the GLWB, 0.20% for the ROP Death Benefit, and 0.40% for the HAV Death Benefit.

The optional riders may be canceled at any time. Upon cancellation, all benefits and rider fees shall cease. However, a pro rata fee is assessed at the time of cancellation. The death benefit is subject to adjustments for applicable charges and taxes.

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.

The Masters Prime Variable AnnuitySM is issued by Delaware Life Insurance Company and distributed by Clarendon Insurance Agency, Inc. (member FINRA). Both companies are members of Group1001. Issued on Contract: ICC18-DLIC-VA-C-01 (state variations may apply) Rider Numbers: ICC18-DLIC-VA-GLWB-01, ICC18-DLIC-VAHAVDB, ICC18-DLIC-VAROPDB, ICC18-DLIC-VANHW, ICC18-DLIC-VATIW (state variations may apply)

delawarelife.com

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