



Renewal Rates – Honoring Our Commitments

At the end of each guarantee period, your client has the option to renew their annuity for another guarantee period. The cap, spread or interest rate for the subsequent guarantee period will be based on competitive current interest rates at the time of the renewal, and may differ from the initial guaranteed rate.

Market conditions and interest rates change, but at Delaware Life Insurance Company we try to provide the highest possible renewal rates. And we have a history of competitive and consistent renewal rates.

Retirement Stages 7® Fixed Index Annuity Renewal Rates History

Contract Issue Dates Occurring in	Fixed Account					S&P 500® Index point-to-point w/cap					S&P 500® Index point-to-point w/participation ²					CROCI Sectors III USD 5.5% Volatility Control Index point-to-point w/spread				
	Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates			
		2016	2017	2018	2019		2016	2017	2018	2019		2016	2017	2018	2019		2016	2017	2018	2019
	2015					2015					2015					2015				
September 2015	2.60%	2.60%	2.60%	2.60%		5.00%	5.00%	5.00%	5.00%					20%		1.20%	1.20%	1.70%	1.70%	
October 2015	2.60%	2.60%	2.60%	2.60%		5.00%	5.00%	5.00%	4.75%				40%	35%		1.20%	1.20%	1.70%	2.65%	
November 2015	2.60%	2.60%	2.60%	2.60%		5.00%	5.00%	5.00%	4.75%				40%	35%		1.20%	1.20%	2.00%	3.00%	
December 2015	2.60%	2.60%	2.60%	2.60%		5.00%	5.00%	5.00%	4.75%				40%	35%		1.20%	1.20%	2.00%	2.75%	
	2016					2016					2016					2016				
January 2016	2.60%		2.60%	2.60%	2.60%	5.00%		5.00%	5.00%	4.75%				40%	35%	1.20%		1.20%	2.00%	2.75%
February 2016	2.60%		2.60%	2.60%	2.60%	6.00%		6.00%	6.00%	5.75%				40%	35%	1.20%		1.20%	2.20%	2.95%
March 2016	2.30%		2.30%	2.30%	2.30%	6.00%		6.00%	6.00%	5.75%				40%	35%	1.20%		1.20%	2.40%	2.95%
April 2016	2.30%		2.30%	2.30%	2.30%	6.00%		6.00%	6.00%	5.75%				40%	34%	1.20%		1.20%	2.50%	3.25%
May 2016	2.30%		2.30%	2.30%	2.30%	6.00%		6.00%	6.00%	5.75%				40%	40%	1.20%		1.20%	2.60%	2.95%
June 2016	2.30%		2.30%	2.30%	2.30%	6.00%		6.00%	6.00%	5.75%				40%	40%	1.20%		1.20%	1.20%	2.95%
July 2016	1.85%		1.85%	1.85%		5.50%		5.50%	5.50%	5.25%				30%	30%	1.50%		2.00%	3.75%	3.95%
August 2016	1.85%		1.85%	1.85%		5.00%		5.00%	4.75%	4.50%				25%	35%	1.50%		2.00%	2.75%	3.15%
September 2016	1.85%		1.85%	1.85%		5.00%		5.00%	4.75%	4.50%				35%	40%	1.50%		2.00%	2.75%	2.75%
October 2016	1.85%		1.85%	1.85%		5.00%		5.00%	4.75%				40%	35%		1.50%		2.00%	2.75%	
November 2016	1.85%		1.85%	1.85%		5.00%		5.00%	4.75%				40%	37%		1.50%		1.50%	2.50%	
December 2016	1.85%		1.85%	1.85%		5.00%		5.00%	4.75%				40%	35%		1.50%		1.50%	2.25%	

Retirement Stages 7® Fixed Index Annuity Renewal Rates History (continued)

Contract Issue Dates Occurring in	Fixed Account					S&P 500® Index point-to-point w/cap					S&P 500® Index point-to-point w/participation ²					CROCI Sectors III USD 5.5% Volatility Control Index point-to-point w/spread				
	Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates				Initial Rate ¹	Renewal Rates			
		2016	2017	2018	2019		2016	2017	2018	2019		2016	2017	2018	2019		2016	2017	2018	2019
		2017					2017					2017					2017			
January 2017	2.00%			2.00%	2.00%	5.50%			5.50%	5.25%				40%	35%	1.00%			1.00%	2.00%
February 2017	2.15%			2.15%	2.15%	6.00%			6.00%	5.75%				40%	35%	1.00%			1.00%	1.95%
March 2017	2.15%			2.15%	2.15%	6.00%			6.00%	5.75%				40%	35%	1.00%			1.00%	1.95%
April 2017	2.15%			2.15%	2.15%	6.00%			6.00%	5.75%				40%	35%	1.00%			1.00%	1.95%
May 2017	2.00%			2.00%	2.00%	5.80%			5.80%	5.55%				40%	40%	1.25%			1.25%	2.25%
June 2017	2.00%			2.00%	2.00%	5.60%			5.60%	5.35%				45%	45%	1.50%			1.50%	2.50%
July 2017	2.00%			2.00%	2.00%	5.60%			5.60%	5.35%	45%			45%	45%	1.50%			1.50%	2.25%
August 2017	2.00%			2.00%	2.00%	5.60%			5.60%	5.35%	45%			35%	35%	1.50%			1.50%	2.50%
September 2017	1.75%			1.75%	1.75%	5.40%			5.40%	5.15%	45%			40%	40%	1.85%			1.85%	2.35%
October 2017	1.75%			1.75%		5.40%			5.40%		45%			40%		1.85%			1.85%	
November 2017	1.75%			1.75%		5.60%			5.60%		50%			47%		1.85%			1.85%	
December 2017	1.75%			1.75%		5.60%			5.60%		50%			45%		1.85%			1.85%	
		2018					2018					2018					2018			
January 2018	2.00%				2.00%	5.60%				5.60%	50%				45%	1.65%				1.65%
February 2018	2.40%				2.40%	5.85%				5.85%	50%				45%	1.65%				1.65%
March 2018	2.75%				2.75%	6.25%				6.25%	50%				45%	1.65%				1.65%
April 2018	2.75%				2.75%	6.25%				6.25%	50%				45%	1.65%				1.65%
May 2018	2.75%				2.75%	6.25%				6.25%	45%				45%	1.65%				1.65%
June 2018	2.75%				2.75%	6.25%				6.25%	45%				45%	1.65%				1.65%
July 2018																				
August 2018																				
September 2018																				
October 2018																				
November 2018																				
December 2018																				

1. Initial Rate may have been enhanced if the contract qualified for a rate lock.

2. Renewals into this strategy were not available until October 2017.

This table shows the initial declared rates and indexed strategy rates for issue date since the product's inception and the corresponding rates and index strategy rates when the terms renewed. Information shown is not a guarantee or representation of future renewal cap or declared interest rate decisions.

To learn more about Delaware Life fixed index annuities and our renewal rates, visit delawarelife.com or call us at 844-DEL-SALE (844-335-7253).

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delawarelife.com

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

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