

Fee Refund Feature

Assured Income 7® Fixed Index Annuity

Issued by Delaware Life Insurance Company



With Assured Income 7® you get the guaranteed lifetime withdrawal benefit that provides income for you and your spouse (if elected), even if your account value should go to zero.

Your benefit base¹ (the amount on which your lifetime income is calculated) will grow by a guaranteed 9% per year for 10 years for an annual cost of 0.90% (calculated on the benefit base).

This useful retirement income planning benefit includes a unique fee refund feature. After 10 years (or less if the annuity's owner dies) 100% of rider fees paid (within the last 10 contract years) are eligible for a refund if:

- Lifetime income under the rider is never started, and
- No withdrawals of any kind (including required minimum distributions) are taken during the 10 years.

Life happens, and this built-in fee refund feature gives you flexibility should your personal situation or income needs change down the road, and the fee refund feature costs nothing extra.

The rider fee refund would be applied as follows:

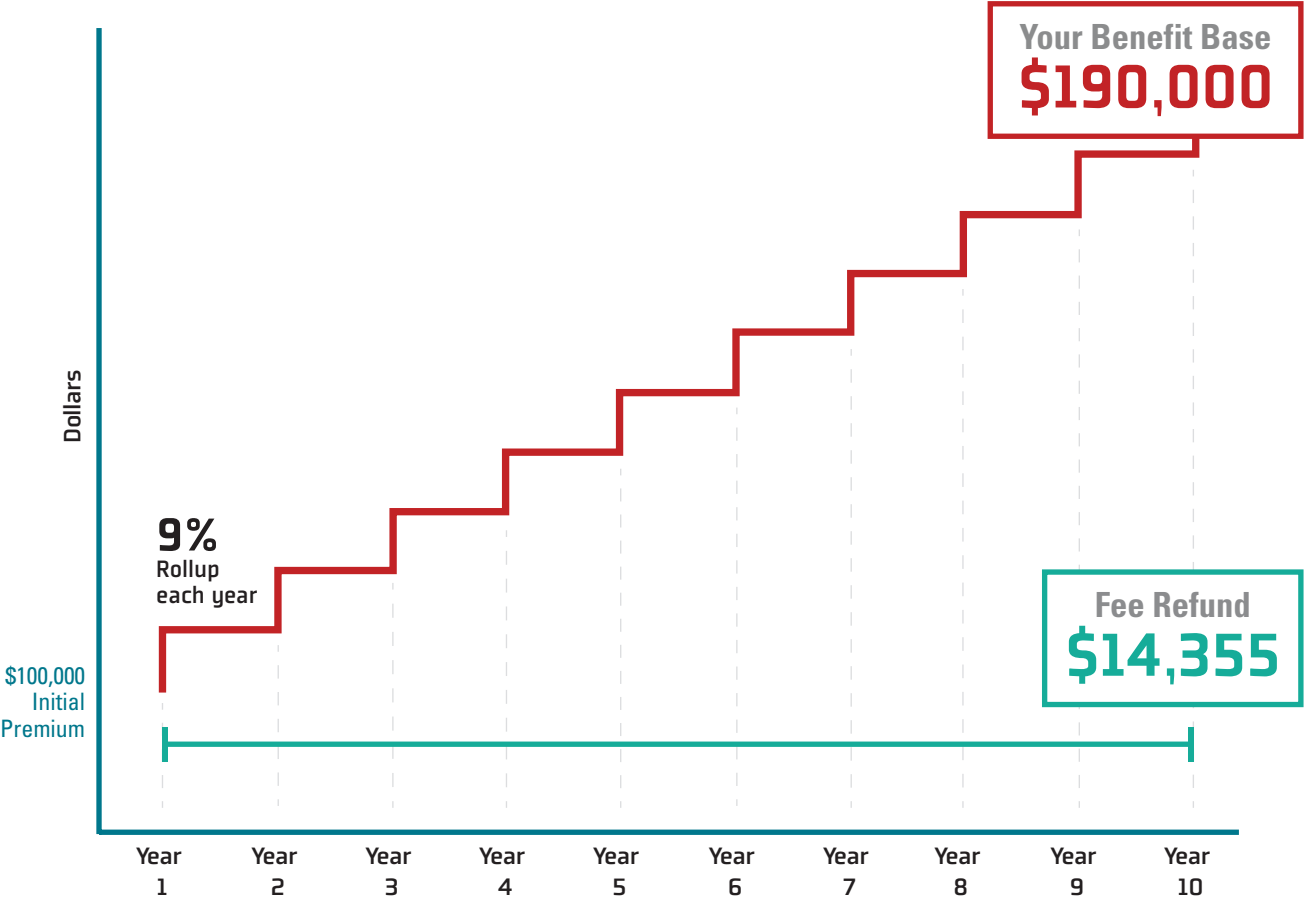
- If you terminate the rider after 10 years without starting lifetime withdrawals, refunded fees would be applied to your account value (on your contract anniversary) or allocated to the fixed account (if on another date).
- If you die while eligible for the fee refund, and spousal continuation is not available or elected, then the death benefit would be enhanced by the fee refund.

¹The benefit base is not a cash or surrender value or death benefit and is not available as a lump sum.

How It Works

EXAMPLE #1: Owner does not take income for the 10-year period and gets a refund of the benefit fees for those 10 years.

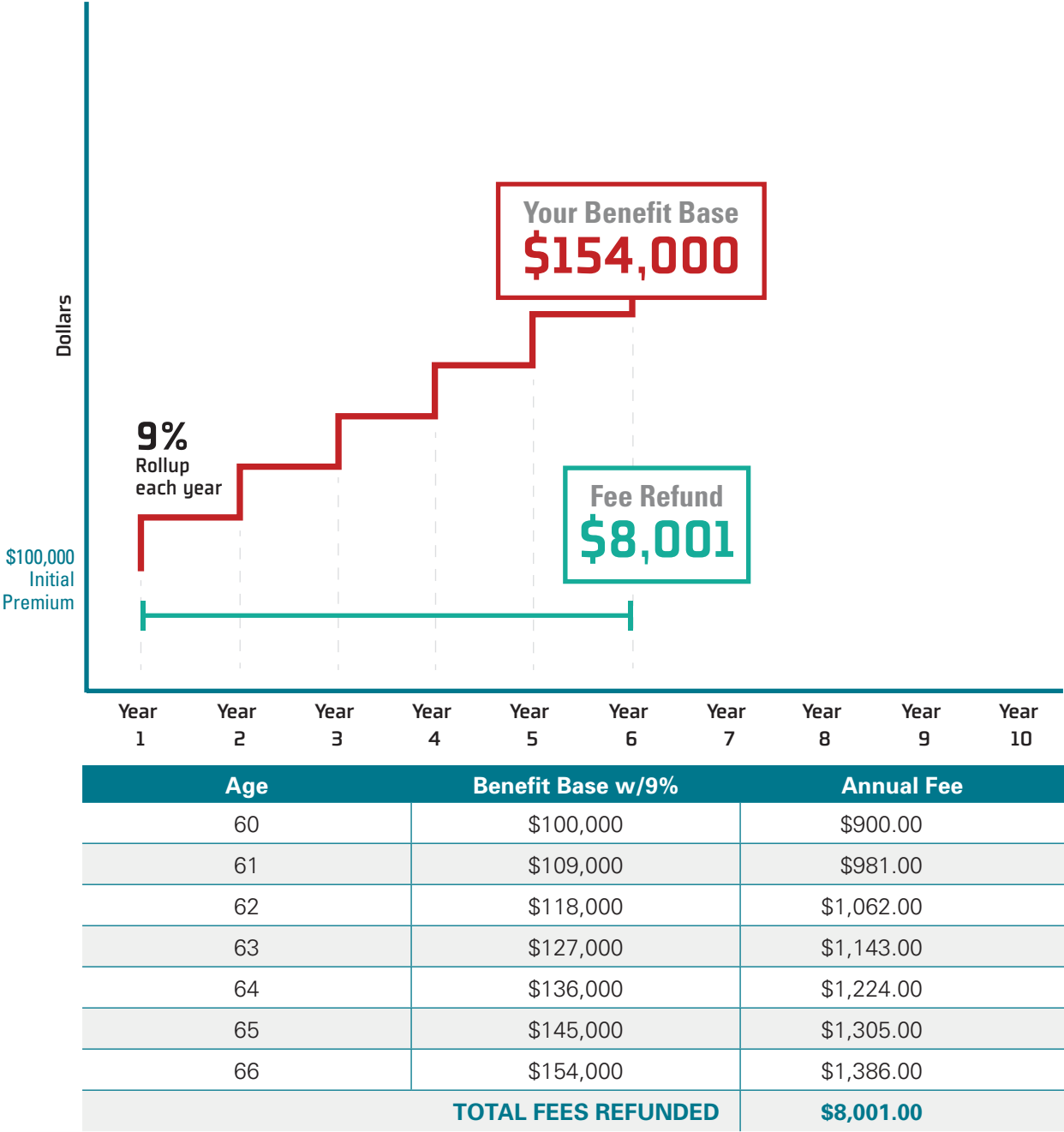
NOTE: This hypothetical example assumes no withdrawals or Required Minimum Distributions (RMDs) during the period shown.



Age	Benefit Base w/9%	Annual Fee
60	\$100,000	\$900.00
61	\$109,000	\$981.00
62	\$118,000	\$1,062.00
63	\$127,000	\$1,143.00
64	\$136,000	\$1,224.00
65	\$145,000	\$1,305.00
66	\$154,000	\$1,386.00
67	\$163,000	\$1,467.00
68	\$172,000	\$1,548.00
69	\$181,000	\$1,629.00
70	\$190,000	\$1,710.00
TOTAL FEES REFUNDED		\$14,355.00

EXAMPLE #2: Owner dies after 6 years, and the beneficiary gets a refund of the fee for those 6 years.

NOTE: This hypothetical example assumes no withdrawals or Required Minimum Distributions (RMDs) during the period shown.



To learn more, contact your financial professional today.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company. For use with policy forms ICC15-DLIC-FIA-07, DLIC-FIA-07 or MS15-DLIC-FIA-07 and endorsement/rider forms ICC16-DLIC-GLWB-02, ICC15-DLIC-NHW, ICC15-DLIC-TIW, and ICC16-DLIC-TBOUT. Policy and rider form numbers may vary by state. Products, riders and features may vary by state, and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

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Delaware Life | www.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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