

### **Delaware Life Fund Availability Tool**

This online tool enables advisors to identify sub-accounts available for reallocation of certain Delaware Life variable annuity (VA) contracts. It also allows you print out a form where personal client information may be filled in and signed to submit an account reallocation request via mail or by fax. A key benefit is that the tool takes into consideration any living benefits that were elected when the contract was issued. If the living benefit rider is still active, it will identify those sub-accounts that may be elected, by asset class, without jeopardizing the integrity of the rider.

This manual is intended to show you how to use the tool.

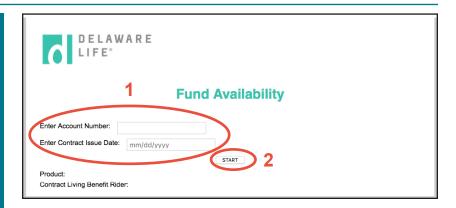
**Please Note:** This Fund Availability Tool is designed to give you an accurate list of sub-accounts currently available for the contract entered into the tool.

#### Accessing Available Funds

To access the Fund Availability Tool, point your web browser at:

## https://radiusmg.com/delawarelife/fundavailability/

- 1) Enter the variable annuity **Account Number** and the **Contract Issue Date**. Note: If the account number and the Contract Issue Date do not match a contract supported by this tool, you will receive a message to contact our Service Center for assistance.
- 2) Press Start.

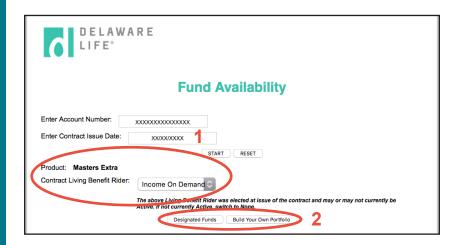


# Product Name & Living Benefit Rider

1) The screen will display the **Product Name** and **Living Benefit Rider** (if elected when the contract was issued), or None (if a Living Benefit Rider was not elected when the contract was issued).

If a Living Benefit Rider is displayed that is no longer active, change the field to "None."

2) If the Living Benefit Rider displayed is still active, select either **Designated Funds** or **Build Your Own Portfolio**, to maintain the integrity of the rider.

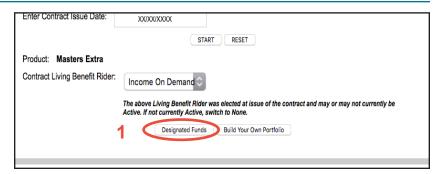


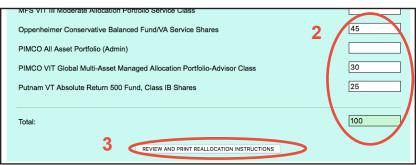
#### **Designated Funds Option**

- 1) One option for maintaining the integrity or the rider is to choose from a list of **Designated Funds**.
- 2) You may type in any percentage up to 100%, for one or multiple funds that are available for the contract entered.

The **Total** box will automatically update with each entry.

- 3) When you have finished entering percentages and the total is 100%, you may click **REVIEW AND PRINT REALLOCATION INSTRUCTIONS.**
- 4) If the total percentage for the funds chosen is more or less than 100%, the Total box will be shaded in red.



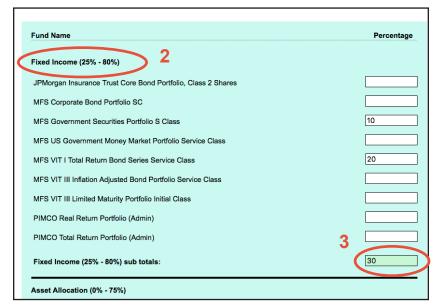




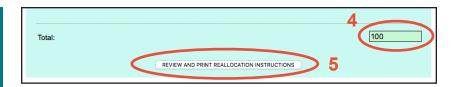
### **Build Your Own Portfolio Option**

- 1) Another option is to choose **Build Your Own Portfolio**. With this option, sub-accounts are segmented into categories or asset classes (Fixed Income, Asset Allocation, etc.).
- 2) Each category heading indicates the minimum and maximum percentage of the account total that can be allocated to these asset classes to maintain the integrity of the rider.
- 3) The sub totals box for each category is automatically updated as you enter percentage amounts. The box will be shaded in green if the sub total is within the allowable range, or in red if the total does not fall within the required range.





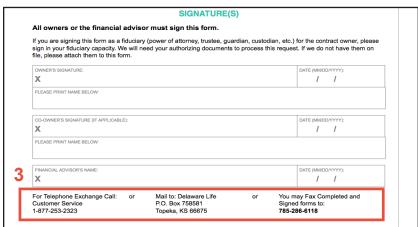
- 4) The **Total** box at the bottom of the screen automatically updates to show the total of all sub-accounts/categories and will turn from red to green when:
  a) the total is 100%, and b) each category's allocations are within the allowable ranges.
- 5) When you have finished entering percentages and the total of all categories is 100%, click **REVIEW** AND PRINT REALLOCATION INSTRUCTIONS.



## Printing Reallocation Instructions

- Clicking the REVIEW AND PRINT REALLOCATION INSTRUCTIONS will create a form as shown at right.
- 2) Please verify that the list of subaccount names and percentages are correct and then print the form. Note that depending on the browser you use, you may need to print to a PDF document (to save) first.
- 3) You can use this form in three ways, shown under the **Signature(s)** section of the form:
- Call our Customer Service number, if you are authorized to make fund transfers for your client.
- Mail the completed and signed form to the address shown.
- Fax the completed and signed form to the fax number shown.





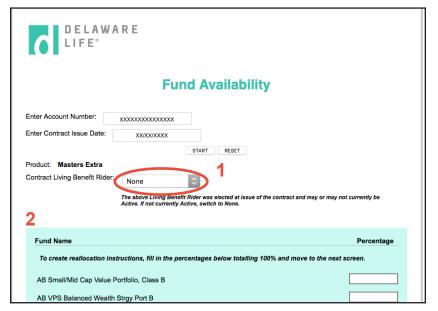
# Choosing Funds Outside Required Ranges

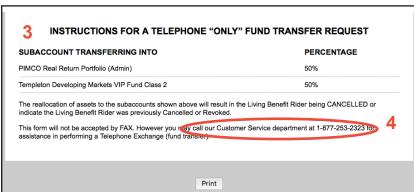
## I. If the Account Has an Active Living Benefit Rider

Sub-accounts are available without regard to the living benefit rider's Designated Funds or Build Your Own Portfolio requirements.

**Note:** Doing so will **CANCEL** the contract's living benefit and you will be required to call our Customer Service center to verify your selection.

- 1) Use the pull-down menu in the **Contract Living Benefit Rider** section to change to "None." This action is needed if the Living Benefit Rider elected at contract issue is no longer Active.
- 2) All funds available for the contract entered will be listed below that section. You may type in any percentage up to 100%, for one or multiple funds that are available. If the total percentages for the funds chosen is more or less than 100%, the **Total** box will be shaded in red.
- 3) When your allocation is completed, you will see the screen at right, indicating that the fund choices will result in cancellation of the living benefit rider.
- 4) To execute a reallocation of the account, you will be required to call our Customer Service department to verify that either (1) you wish to cancel the living benefit; or (2) verify the living benefit rider is no longer active.





## II. If the Account Never Had a Living Benefit Rider

- 1) The **Living Benefit Rider** field will reflect "None" and may not be modified.
- 2) All funds available for the contract entered will be listed below that section. You may type in any percentage up to 100%, for one or multiple sub-accounts that are available.
- 3) If the **Total** percentages for the funds chosen is more or less than 100%, the box will be shaded in red.
- 4) When you have finished entering percentages and the total is 100%, you may click **REVIEW AND PRINT REALLOCATION INSTRUCTIONS**.
- 5) See *Printing Reallocation Instructions* on page 4.

