Delaware Life®

Are your clients protected from market drops or bear markets?

The stock market goes up a lot—and down a lot too. With the current bull market running longer than ever in history, it's even more important to ensure your clients are protected from a drop—especially retirees and those getting close to retiring.

Down and up: the S&P 500® Index during bull and bear markets

Source: Standard & Poor's, J.P. Morgan Asset Management. Returns are cumulative and based on S&P 500® Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns. J.P. Morgan Asset Management Guide to the Markets – U.S. Data as of December 31, 2018.

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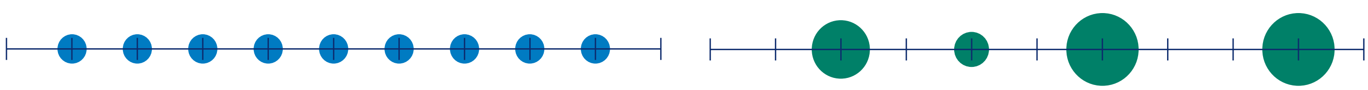
Protection from down markets: a Delaware Life solution

A fixed index annuity (FIA) provides protection from the downside risk of the stock market volatility and enables a client to participate in the upside of the market up to a set cap.

It's a long-term contract with an insurance company, created to help a client build assets for retirement. It offers guaranteed principal like a traditional fixed annuity and the opportunity to earn interest based on the performance of a stock market index.

(**Note:** A FIA does not invest directly in securities.)

Participate in the market growth potential by tracking an index, while protecting your money from the risk of market drops.



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Delaware Life Insurance Company (Waltham, MA) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group One Thousand One, LLC ("Group1001").