



Pinnacle MYGA®
Single Premium Deferred Multi-Year Guaranteed Annuity

At a Glance

Issued by Delaware Life Insurance Company

Pinnacle MYGA® is a single premium tax-deferred fixed rate annuity with multiple interest rate guarantee periods. For people who are concerned about market volatility, it provides a simple, steady, guaranteed way to build retirement savings without the risk of investing in stocks, bonds or mutual funds.

If you have a separate, large sum you'd like to protect and potentially grow to supplement your retirement income, Pinnacle MYGA® offers:

A guaranteed, fixed interest rate for the period you select

Protection of your principal

Tax-deferred growth until you take withdrawals

Three income payment options

Summary of Key Features

For more details see the Pinnacle MYGA® Disclosure Statement.

Guarantee Periods	5 or 7 years
Maximum Issue Age	85 (for owners and annuitants)
Ownership Requirements	Owner must be the annuitant, except when a trust is the owner
Premium	<ul style="list-style-type: none">Minimum: \$10,000 non-qualified; \$5,000 qualified¹Maximum: \$1,000,000 per owner without Delaware Life approval
Plan Types	Non-qualified and qualified IRA, SEP-IRA (Rollover/Transfers), and Roth IRA

¹ There is no additional tax benefit to purchasing an annuity within a qualified retirement plan. If you chose to purchase an annuity in a qualified retirement plan you should so so for reasons other than tax deferral, such as the features and benefits of the annuity.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF

Automatic Renewals to Age 95	You have 30 days at the end of each guarantee period to select a new guarantee period, elect a settlement option, or withdraw the account value with no surrender charge or market value adjustment (MVA). If no election is made, the policy automatically renews using the previous guarantee period at the current rate.								
Free Withdrawals of up to 10% each year²	After the first contract year, up to 10% of the anniversary account value per year or annual required minimum distribution (RMD) can be withdrawn without incurring a surrender charge or market value adjustment (MVA).								
Market Value Adjustment (MVA)	Adjustment applied to withdrawals and surrenders in excess of the 10% free withdrawal limit made at any other time than the 30-day window prior to the end of a guarantee period based on the difference between the credited rate on the contract and the rates being offered on renewals. MVA does not apply to penalty-free withdrawals, the payment of a death benefit, or at the end of the guarantee period. State variations may apply.								
Surrender Charge Schedule	Withdrawal and Surrender Charges by Guarantee Period Year								
			1	2	3	4	5	6	7
	Guaranteed Interest Rate	5-year	7%	6%	5%	4%	3%		
	Periods	7-year	7%	6%	5%	4%	3%	2%	1%
Systematic Withdrawals	May be taken annually, semi-annually, quarterly or monthly <ul style="list-style-type: none"> • Minimum amount is \$100 • Minimum account value of \$2,000 must be maintained 								
Annuitization Options	<ul style="list-style-type: none"> • Life annuity • Life annuity with “period certain” (minimum number of years) • Joint and last survivor annuity Cannot occur during the first contract year.								
Death Benefit	If you die before you begin receiving annuity income payments, your beneficiary(ies) will receive the account value of your annuity, including all the interest you’ve earned, minus any adjustments for charges and taxes.								

² Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits, and may result in a surrender charge or a market value adjustment (MVA).

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 Delaware Life Insurance Company policy form ICC14-DLIC-MYGA-01A and state-specific variations where applicable. 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.

Annuity products offered by Delaware Life Insurance Company (Waltham, MA).

Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals.

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 (Group1001).

This profile is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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 your investment, legal or tax professional.

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