

# Index crediting designed to grow your clients' benefit base

S&P 500<sup>®</sup> Index

**GROW**

Cap  
6.25%

Participation  
50%

## Retirement Stages 7<sup>®</sup> Fixed Index Annuity

Delaware Life's Retirement Stages 7<sup>®</sup> Fixed Index Annuity ("FIA") offers a variety of strategies to help your clients by offering interest crediting potential and the ability to grow their account value. One option, the S&P 500<sup>®</sup> Index, is comprised of 500 stocks and is widely regarded as a premier benchmark for the domestic stock market. It contains stocks from 500 large, leading companies in various industries. The Index is sponsored by Standard & Poor's, and:

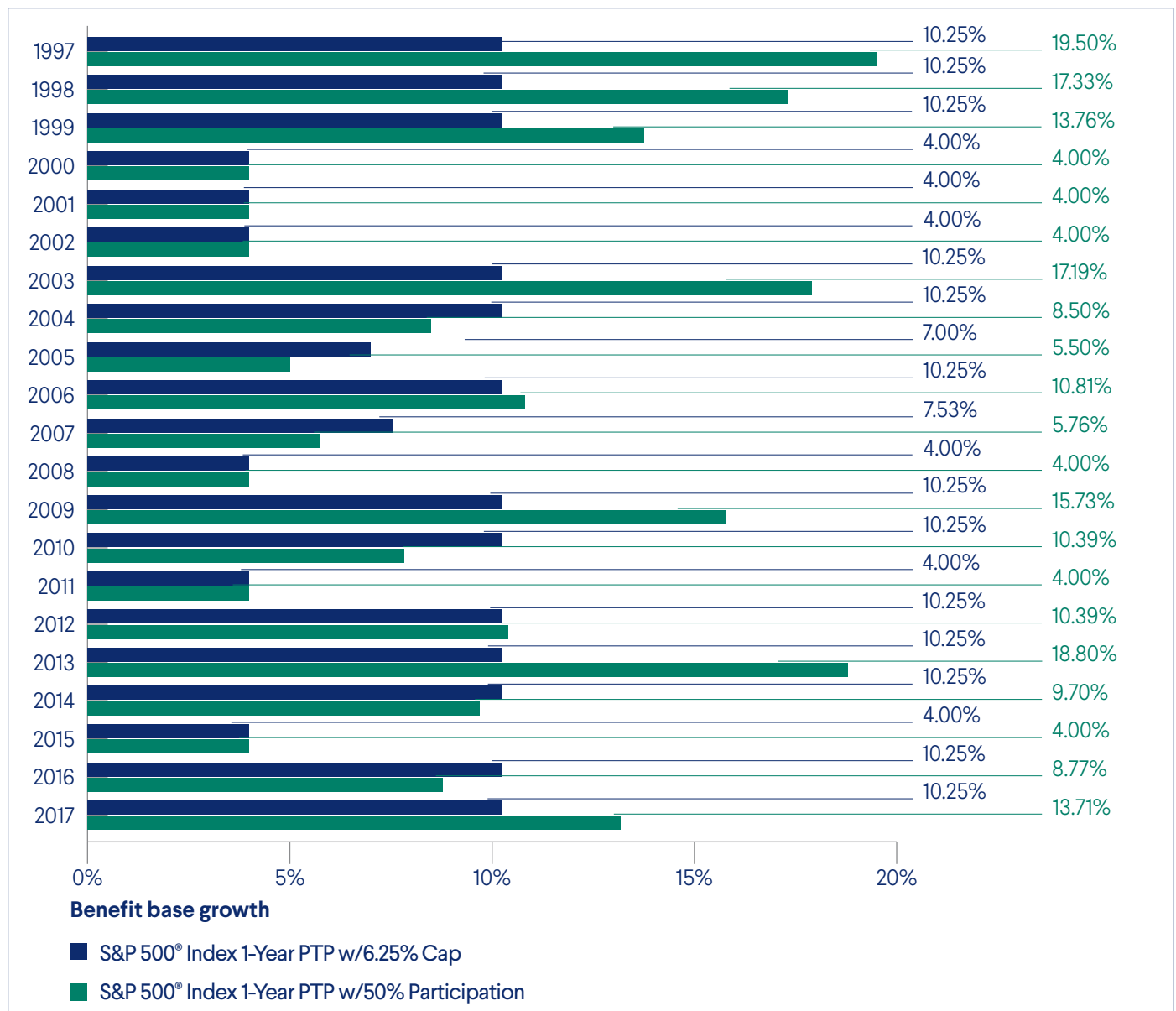
- Uses a market cap methodology, giving a higher weighting to larger companies
- Stocks are chosen based on market size, liquidity and industry grouping

**Please note:** The annuity does not own shares in any index, index fund or equity or bond investment. Your clients' money is not invested in the index, but may earn interest based on the index's performance.

## Index Performance Comparison

The S&P 500® is an option that is commonly elected by FIA owners.<sup>1</sup> When combined with the Retirement Stages 7® optional STAIR® (Stacked Accumulation Income Rider®), available for an additional fee – which grows your clients' benefit base by a guaranteed 4% per year – the Index could translate to significant guaranteed lifetime income for your clients.

Shown below is a performance comparison of the S&P 500® 1-year point-to-point with a 6.25% cap and the S&P 500® 1-year point-to-point with a 50% participation rate.



Past performance is not necessarily indicative of how the Index will perform in the future. The returns shown represent actual historical S&P 500® Index returns adjusted with the current cap and participation rate to represent how a FIA index with these crediting methods, based on the S&P 500® Index would have performed.

**Please note:** Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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## Compound Annual Returns

	S&P 500® Index 1-Year PTP w/6.25% Cap	S&P 500® Index 1-Year PTP w/50% Participation
<b>Best 10-year period</b>	8.37%	10.31%
<b>Average 10-year period</b>	7.93%	9.02%
<b>Worst 10-year period</b>	7.12%	7.66%
<b>Most Recent 10-year period</b>	8.34%	9.87%

All charts and graphs in this piece use the illustrated assumptions below.

Illustrated values represent benefit base growth with election of optional STAIR® rider, available for 0.95% annual account value fee based on policy account value.

Lifetime income represents policy purchase at age 60 with an initial premium of \$100,000, deferred for 10 years with no withdrawals prior to age 70, based on single life payout factors.

Past performance is not necessarily indicative of how the Index will perform in the future.

Best 10-year period defined as highest compound yield over 10 consecutive calendar year-end periods in the discrete period illustrated from 1/1/1997 through 12/31/2017. Best 10-year period for the S&P 500® 1-year point-to-point crediting method with a 6.25% annual earnings cap was achieved in three periods (1/1/2003-12/31/2012, 1/1/2004-12/31/2013 & 1/1/2005-12/31/2014). Best 10-year period for the S&P 500® annual point-to-point with 50% participation crediting method was 1/1/2008-12/31/2017.

Average 10-year period defined as average compound yield over 10 consecutive calendar year-end periods in the discrete period illustrated from 1/1/1997 through 12/31/2017.

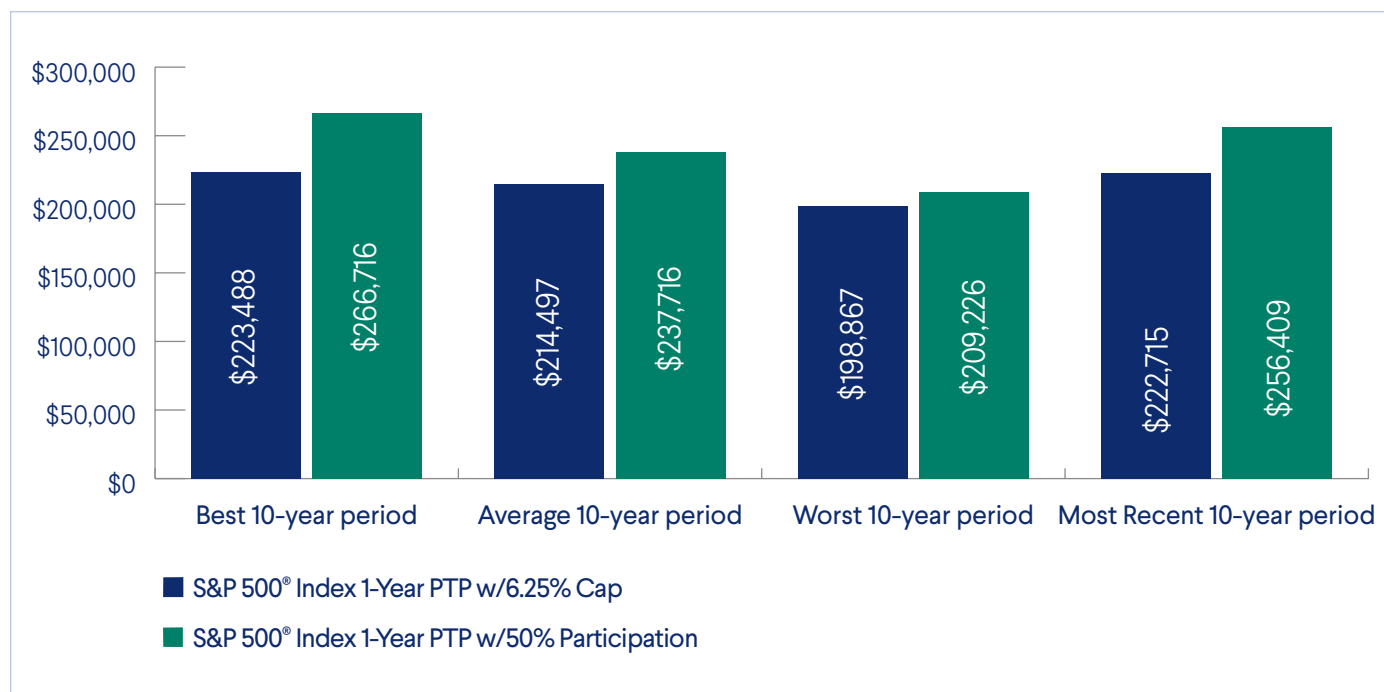
Worst 10-year period defined as lowest compound yield over 10 consecutive calendar year-end periods in the discrete period illustrated from 1/1/1997 through 12/31/2017. Worst 10-year period for the S&P 500® 1-year point-to-point crediting method with a 6.25% annual earnings cap was achieved in two periods (1/1/1999-12/31/2008 & 1/1/2000-12/31/2009).

Worst 10-year period for the S&P 500® annual point-to-point with 50% participation crediting method was 1/1/2007-12/31/2016.

Most Recent 10-year period defined as compound yield over the most recent 10 consecutive calendar year-end periods (1/1/2008-12/31/2017).

## Benefit Base Growth

The performance of the S&P 500® Index crediting method chosen will impact your clients' benefit base as shown in this example illustrating the potential growth of \$100,000.



Which, in turn, could translate to a difference in retirement income potential as illustrated below:

## Annual Lifetime Income at Age 70

	S&P 500® Index 1-Year PTP w/6.25% Cap	S&P 500® Index 1-Year PTP w/50% Participation
<b>Best 10-year period</b>	\$12,292	\$14,669
<b>Average 10-year period</b>	\$11,797	\$13,041
<b>Worst 10-year period</b>	\$10,938	\$11,507
<b>Most Recent 10-year period</b>	\$12,249	\$14,103

**Retirement Stages 7<sup>®</sup> is currently approved for sale in all states except NY.**

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 Group1001.

## Start Building Your Clients' Retirement Today!

These S&P 500 Index<sup>®</sup> crediting methods are available through Delaware Life's Retirement Stages 7<sup>®</sup> Fixed Index Annuity. Learn more about Retirement Stages 7<sup>®</sup> at [delawarelife.com](http://delawarelife.com) or 844-DEL-SALE (844-335-7253).

**[delawarelife.com](http://delawarelife.com)**

<sup>1</sup> The S&P 500<sup>®</sup> index currently represents approximately 46.9% of indexed annuity sales according to Wink's Sales & Market Report Fourth Quarter, 2017 published by Wink, Inc.

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Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA).

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