

# Delaware Life Masters Prime Variable Annuity<sup>SM</sup>

Sub-Account Performance Summary as of September 30, 2019



*The performance data shown represents past performance which does not guarantee similar future results. The investment return and principal value of an investment will fluctuate and, when redeemed, an investor's units may be worth more or less than their original cost. Current performance may be lower or higher than the past performance data shown.*

Monthly Non-Standardized Performance as of 09/30/2019

Investment Option	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
AB Variable Products Series AB Balanced Wealth Strategy Portfolio	1.16%	0.35%	11.46%	1.92%	5.06%	4.45%	5.94%	4.38%	7/01/2004
AB Variable Products Series AB Large Cap Growth Portfolio	-0.01%	0.36%	20.82%	5.97%	16.09%	13.22%	13.09%	8.88%	6/26/1992
AB Variable Products Series AB Small/Mid Cap Value Portfolio	4.48%	-1.34%	11.72%	-9.22%	4.57%	5.11%	9.37%	8.05%	5/01/2001
American Funds Insurance Series® Growth Fund	-0.31%	-1.42%	14.18%	-2.22%	12.96%	10.67%	11.65%	11.18%	2/08/1984
American Funds Insurance Series® Growth-Income Fund	0.47%	-0.57%	14.55%	0.15%	11.09%	8.50%	10.83%	9.84%	2/08/1984
American Funds Insurance Series® International Fund	1.94%	-2.52%	11.13%	-1.77%	5.86%	3.16%	4.05%	6.54%	5/01/1990
American Funds Insurance Series® Asset Allocation Fund	0.66%	1.22%	12.56%	2.73%	7.11%	5.81%	8.41%	7.08%	8/01/1989
American Funds Insurance Series® Global Growth Fund	-0.52%	-1.34%	18.75%	1.32%	9.75%	7.84%	8.91%	8.29%	4/30/1997
American Funds Insurance Series® New World Fund	1.63%	-1.32%	16.70%	5.41%	6.65%	3.04%	4.35%	6.64%	6/17/1999
American Funds Insurance Series® Global Balanced Fund	0.28%	0.46%	12.65%	4.14%	6.19%	4.21%	-	4.41%	5/02/2011
BlackRock Global Allocation V.I. Fund	0.68%	0.10%	10.11%	1.56%	4.01%	2.36%	4.07%	5.65%	2/28/1992
ClearBridge Variable Mid Cap Portfolio	1.88%	0.60%	21.83%	1.23%	7.60%	6.21%	9.70%	6.65%	11/01/1999
Columbia Variable Portfolio - Asset Allocation Fund	0.71%	0.71%	13.40%	2.27%	6.81%	5.32%	7.12%	6.53%	12/30/1988
Columbia Variable Portfolio - Select Large-Cap Value Fund	2.67%	-0.72%	13.15%	-4.15%	8.53%	5.83%	10.26%	6.14%	2/04/2004
Goldman Sachs Variable Insurance Trust U.S. Equity Insights Fund	1.46%	0.32%	14.90%	-3.44%	10.57%	8.12%	11.37%	5.00%	2/13/1998
Invesco V.I. Core Plus Bond Fund	-0.47%	2.26%	9.49%	8.25%	2.47%	2.86%	4.23%	2.99%	5/05/1993
Invesco V.I. Equity and Income Fund	1.83%	0.33%	12.86%	-0.30%	5.46%	4.13%	6.97%	6.31%	4/30/2003
JPMorgan Insurance Trust Income Builder Portfolio	0.74%	1.00%	10.19%	4.56%	4.33%	-	-	3.42%	12/09/2014
Lazard Retirement Global Dynamic Multi Asset Portfolio	0.52%	-0.51%	10.66%	0.04%	5.99%	4.24%	-	5.95%	4/30/2012
Lord Abbett Series Fund - Bond-Debenture Portfolio	-0.59%	0.35%	10.30%	4.48%	4.38%	4.05%	5.93%	5.90%	12/03/2001
MFS® VIT II Core Equity Portfolio	1.20%	1.11%	21.47%	4.60%	13.50%	9.79%	11.80%	6.40%	5/12/1997
MFS® VIT II Global Growth Portfolio	1.49%	2.16%	23.46%	8.29%	13.14%	9.60%	9.15%	7.40%	11/16/1993
MFS® VIT II Technology Portfolio	-2.16%	-2.58%	22.42%	-0.19%	17.74%	15.54%	14.55%	3.35%	6/16/2000
MFS® VIT III Blended Research Small Cap Portfolio	1.71%	-4.58%	12.41%	-8.81%	8.52%	7.58%	10.63%	7.60%	7/17/2000
MFS® VIT III Conservative Allocation Portfolio	-0.01%	1.24%	12.21%	6.26%	4.96%	4.07%	4.78%	4.81%	10/01/2008
MFS® VIT III Global Real Estate Portfolio	1.58%	4.43%	22.43%	15.50%	7.33%	8.11%	8.58%	7.73%	12/07/1998
MFS® VIT III Growth Allocation Portfolio	0.79%	0.90%	18.38%	5.27%	8.87%	6.95%	7.74%	7.65%	10/01/2008
MFS® VIT III Moderate Allocation Portfolio	0.37%	1.05%	15.60%	5.93%	7.09%	5.66%	6.41%	6.45%	10/01/2008
MFS® VIT III New Discovery Value Portfolio	4.34%	2.15%	20.94%	0.03%	9.95%	9.21%	9.92%	8.71%	10/01/2008
MFS® VIT Mid Cap Growth Series	-1.36%	-0.50%	28.67%	7.90%	16.55%	12.53%	13.60%	2.72%	4/28/2000
MFS® VIT New Discovery Series	-1.32%	-3.48%	25.87%	2.27%	15.37%	10.46%	11.67%	7.53%	5/01/1998
MFS® VIT Total Return Series	1.38%	1.36%	13.58%	5.30%	5.68%	4.89%	6.59%	6.59%	1/03/1995
MFS® VIT Total Return Bond Series	-0.63%	2.03%	8.61%	8.88%	1.94%	2.15%	2.91%	3.87%	10/24/1995
MFS® VIT II U.S. Government Money Market Portfolio <sup>1,2</sup>	0.02%	0.10%	0.42%	0.53%	-0.25%	-0.63%	-0.91%	1.45%	7/19/1985
7-Day Current Yield (as of 09/30/19)† = 0.25%									
MFS® VIT Value Series	2.41%	2.08%	19.96%	5.64%	8.64%	7.40%	9.84%	6.62%	1/02/2002
Morgan Stanley VIF, Inc. Global Franchise Portfolio	-0.70%	-0.23%	20.03%	8.58%	12.31%	9.78%	11.02%	9.93%	4/30/2003
Morgan Stanley VIF, Inc. Global Infrastructure Portfolio	1.48%	1.89%	21.22%	13.14%	4.88%	3.69%	8.44%	6.78%	3/01/1990
Morgan Stanley VIF, Inc. Global Strategist Portfolio	0.89%	-0.88%	9.91%	2.26%	4.80%	1.82%	4.07%	2.58%	1/02/1997
Morgan Stanley VIF, Inc. Growth Portfolio	-3.56%	-7.39%	18.20%	-1.47%	17.51%	13.87%	15.16%	8.46%	1/02/1997
PIMCO VIT CommodityRealReturn® Strategy Portfolio	0.64%	-2.86%	4.58%	-8.19%	-3.00%	-8.69%	-4.14%	1.73%	6/30/2004
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged)	-0.58%	1.63%	6.68%	6.89%	2.53%	3.14%	4.44%	4.08%	2/16/1999
PIMCO VIT Total Return Portfolio	-0.51%	1.95%	7.54%	8.36%	2.03%	2.12%	2.65%	4.08%	12/31/1997
Putnam VT Equity Income	3.46%	2.34%	18.71%	1.52%	9.84%	7.16%	10.31%	8.31%	5/01/2003
Putnam VT George Putnam Balanced Fund	0.63%	1.40%	15.91%	5.92%	8.43%	6.29%	7.87%	3.46%	4/30/1998
Putnam VT Global Asset Allocation	0.81%	0.30%	11.62%	-0.35%	5.82%	4.67%	7.40%	6.20%	2/01/1988
Putnam VT Global Health Care Fund	-0.52%	-1.28%	9.95%	-1.86%	4.95%	4.07%	9.80%	5.27%	4/30/1998
Putnam VT Income	-0.71%	2.65%	10.31%	10.38%	3.56%	2.23%	4.48%	4.97%	2/01/1988
Putnam VT Research	1.43%	1.14%	20.48%	3.82%	12.53%	8.81%	11.62%	5.43%	9/30/1998
Western Asset Core Plus VIT Portfolio	-0.10%	2.07%	9.69%	9.82%	2.16%	1.78%	5.69%	4.31%	6/16/1994

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Sub-Account Performance Summary as of September 30, 2019



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Investment Option	Adjusted Non-Standardized Returns as of 09/30/2019							Standardized Performance as of 09/30/2019				
	YTD	1 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date		1 Year	5 Year	10 Year	Since Sub-Acct	Sub-Acct Inception Date
AB Variable Products Series AB Balanced Wealth Strategy Portfolio	1.28%	-8.21%	0.59%	3.35%	1.54%	7/01/2004		-8.21%	0.59%	3.35%	0.26%	2/01/2008
AB Variable Products Series AB Large Cap Growth Portfolio	9.89%	-4.48%	9.66%	10.92%	7.63%	6/26/1992		-4.48%	-	-	-6.32%	9/28/2018
AB Variable Products Series AB Small/Mid Cap Value Portfolio	1.52%	-18.46%	1.41%	7.27%	6.29%	5/01/2001		-18.46%	1.41%	-	8.01%	8/12/2011
American Funds Insurance Series® Growth Fund	3.78%	-12.02%	7.06%	9.52%	10.44%	2/08/1984		-12.02%	-	-	-13.90%	9/28/2018
American Funds Insurance Series® Growth-Income Fund	4.12%	-9.84%	4.75%	8.64%	9.07%	2/08/1984		-9.84%	-	-	-11.70%	9/28/2018
American Funds Insurance Series® International Fund	0.98%	-11.61%	-0.82%	1.09%	5.06%	5/01/1990		-11.61%	-	-	-13.47%	9/28/2018
American Funds Insurance Series® Asset Allocation Fund	2.29%	-7.47%	1.98%	6.13%	5.60%	8/01/1989		-7.47%	-	-	-9.31%	9/28/2018
American Funds Insurance Series® Global Growth Fund	7.98%	-8.76%	4.12%	6.53%	6.75%	4/30/1997		-8.76%	-	-	-10.62%	9/28/2018
American Funds Insurance Series® New World Fund	6.10%	-4.99%	-1.10%	1.55%	4.69%	6/17/1999		-4.99%	-	-	-6.82%	9/28/2018
American Funds Insurance Series® Global Balanced Fund	2.37%	-6.17%	0.25%	-	1.53%	5/02/2011		-6.17%	-	-	-8.00%	9/28/2018
BlackRock Global Allocation V.I. Fund	0.04%	-8.54%	-1.67%	1.26%	3.84%	2/28/1992		-8.54%	-1.67%	1.26%	2.77%	10/20/2008
ClearBridge Variable Mid Cap Portfolio	10.82%	-8.85%	2.45%	7.55%	4.33%	11/01/1999		-8.85%	-	-	-10.70%	9/28/2018
Columbia Variable Portfolio - Asset Allocation Fund	3.07%	-7.89%	1.46%	4.66%	5.17%	12/30/1988		-7.89%	-	-	-9.74%	9/28/2018
Columbia Variable Portfolio - Select Large-Cap Value Fund	2.83%	-13.79%	1.99%	8.12%	3.37%	2/04/2004		-13.79%	-	-	-15.67%	9/28/2018
Goldman Sachs Variable Insurance Trust U.S. Equity Insights Fund	4.44%	-13.14%	4.41%	9.28%	1.80%	2/13/1998		-13.14%	-	-	-15.03%	9/28/2018
Invesco V.I. Core Plus Bond Fund	-0.53%	-2.39%	-1.12%	1.52%	0.11%	5/05/1993		-2.39%	-	-	-4.20%	9/28/2018
Invesco V.I. Equity and Income Fund	2.56%	-10.25%	0.23%	4.53%	4.14%	4/30/2003		-10.25%	0.23%	4.53%	2.23%	2/01/2008
JPMorgan Insurance Trust Income Builder Portfolio	0.11%	-5.78%	-	-	-0.61%	12/09/2014		-5.78%	-	-	-7.61%	9/28/2018
Lazard Retirement Global Dynamic Multi Asset Portfolio	0.54%	-9.93%	0.33%	-	3.35%	4/30/2012		-9.93%	-	-	-11.79%	9/28/2018
Lord Abbett Series Fund - Bond-Debtenture Portfolio	0.21%	-5.86%	0.14%	3.45%	3.67%	12/03/2001		-5.86%	-	-	-7.68%	9/28/2018
MFS® VIT II Core Equity Portfolio	10.49%	-5.74%	6.04%	9.69%	3.95%	5/12/1997		-5.74%	6.04%	9.69%	3.95%	5/12/1997
MFS® VIT II Global Growth Portfolio	12.32%	-2.35%	5.81%	6.69%	5.75%	11/16/1993		-2.35%	5.81%	6.69%	5.75%	11/16/1993
MFS® VIT II Technology Portfolio	11.36%	-10.15%	12.07%	12.53%	-100.00%	6/16/2000		-10.15%	12.07%	12.53%	-100.00%	6/16/2000
MFS® VIT III Blended Research Small Cap Portfolio	2.15%	-18.08%	3.93%	8.53%	5.60%	7/17/2000		-18.08%	3.93%	8.53%	5.60%	7/17/2000
MFS® VIT III Conservative Allocation Portfolio	1.97%	-4.22%	0.12%	2.03%	2.09%	10/01/2008		-4.22%	0.12%	2.03%	3.10%	10/20/2008
MFS® VIT III Global Real Estate Portfolio	11.37%	4.29%	4.33%	6.20%	5.99%	12/07/1998		4.29%	4.33%	6.20%	6.10%	12/14/1998
MFS® VIT III Growth Allocation Portfolio	7.65%	-5.13%	3.12%	5.26%	5.21%	10/01/2008		-5.13%	3.12%	5.26%	7.05%	10/20/2008
MFS® VIT III Moderate Allocation Portfolio	5.09%	-4.52%	1.78%	3.82%	3.92%	10/01/2008		-4.52%	1.78%	3.82%	5.34%	10/20/2008
MFS® VIT III New Discovery Value Portfolio	10.00%	-9.95%	5.58%	7.65%	6.21%	10/01/2008		-9.95%	5.58%	7.65%	8.31%	10/20/2008
MFS® VIT Mid Cap Growth Series	17.11%	-2.71%	8.87%	11.62%	-5.41%	4/28/2000		-2.71%	8.87%	-	12.08%	8/17/2012
MFS® VIT New Discovery Series	14.53%	-7.89%	6.70%	9.64%	5.43%	5/01/1998		-7.89%	6.70%	9.64%	3.47%	3/28/2002
MFS® VIT Total Return Series	3.23%	-5.10%	1.01%	4.06%	5.08%	1/03/1995		-5.10%	1.01%	4.06%	5.08%	1/03/1995
MFS® VIT Total Return Bond Series	-1.35%	-1.80%	-1.89%	-0.02%	1.40%	10/24/1995		-1.80%	-1.89%	-	-0.90%	8/12/2011
MFS® VIT II U.S. Government Money Market Portfolio <sup>1,2</sup>	-8.88%	-9.49%	-4.79%	-4.66%	-1.78%	7/19/1985		-9.49%	-4.79%	-4.66%	-3.06%	11/30/1989
7-Day Current Yield (as of 09/30/19)† = 0.25%												
MFS® VIT Value Series	9.10%	-4.79%	3.63%	7.59%	4.10%	1/02/2002		-4.79%	3.63%	-	8.36%	11/19/2012
Morgan Stanley VIF, Inc. Global Franchise Portfolio	9.16%	-2.08%	6.03%	8.93%	8.25%	4/30/2003		-2.08%	-	-	-3.89%	9/28/2018
Morgan Stanley VIF, Inc. Global Infrastructure Portfolio	10.26%	2.12%	-0.43%	6.17%	5.23%	3/01/1990		2.12%	-	-	0.33%	9/28/2018
Morgan Stanley VIF, Inc. Global Strategist Portfolio	-0.15%	-7.90%	-2.33%	1.22%	-0.90%	1/02/1997		-7.90%	-	-	-9.73%	9/28/2018
Morgan Stanley VIF, Inc. Growth Portfolio	7.48%	-11.33%	10.30%	13.28%	6.42%	1/02/1997		-11.33%	10.30%	-	12.65%	8/12/2011
PIMCO VIT CommodityRealReturn® Strategy Portfolio	-5.05%	-17.51%	-13.91%	-8.06%	-0.17%	6/30/2004		-17.51%	-13.91%	-	-14.79%	8/12/2011
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged)	-3.12%	-3.64%	-0.81%	1.74%	1.39%	2/16/1999		-3.64%	-	-	-5.45%	9/28/2018
PIMCO VIT Total Return Portfolio	-2.33%	-2.28%	-1.91%	-0.33%	1.65%	12/31/1997		-2.28%	-1.91%	-0.33%	1.08%	8/05/2002
Putnam VT Equity Income	7.95%	-8.58%	3.35%	8.11%	6.30%	5/01/2003		-8.58%	3.35%	-	10.18%	8/12/2011
Putnam VT George Putnam Balanced Fund	5.37%	-4.53%	2.42%	5.45%	0.04%	4/30/1998		-4.53%	-	-	-6.36%	9/28/2018
Putnam VT Global Asset Allocation	1.42%	-10.30%	0.82%	5.06%	4.69%	2/01/1988		-10.30%	-	-	-12.16%	9/28/2018
Putnam VT Global Health Care Fund	-0.11%	-11.68%	0.25%	7.65%	2.28%	4/30/1998		-11.68%	-	-	-13.56%	9/28/2018
Putnam VT Income	0.22%	-0.42%	-1.88%	1.85%	3.19%	2/01/1988		-0.42%	-	-	-2.21%	9/28/2018
Putnam VT Research	9.58%	-6.46%	5.02%	9.51%	2.31%	9/30/1998		-6.46%	-	-	-8.31%	9/28/2018
Western Asset Core Plus VIT Portfolio	-0.35%	-0.94%	-2.32%	3.32%	1.71%	6/16/1994		-0.94%	-	-	-2.73%	9/28/2018

# Delaware Life Masters Prime Variable Annuity<sup>SM</sup>

Sub-Account Performance Summary as of September 30, 2019



Performance results of the Subaccount for Delaware Life Masters Prime Variable Annuity<sup>SM</sup> assume a \$1,000 initial Purchase Payment was invested in shares of each of the Funds displayed above.

Performance current to the most recent month-end is available at [www.delawarelife.com](http://www.delawarelife.com)

**Variable annuities are subject to investment risks, including the possible loss of principal. Variable annuities are long-term investments designed for retirement purposes.**

**Variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth less than its original value, even when an optional living benefit is elected. All product guarantees, including optional living and death benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.**

**Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to an additional 3.8% federal tax on net investment income. Withdrawals will reduce the contract value and may reduce any optional living and/or death benefits. Withdrawals may be subject to withdrawal charges.**

There is no guarantee that the underlying Funds will meet their stated goals or objectives. The underlying Funds may decline in value due to risks and factors including, but not limited to, real or perceived adverse economic, political, or regulatory conditions, inflation, changes in interest or currency rates or adverse investor sentiment. Adverse market conditions may be prolonged and may not have the same impact on all types of mutual funds. The Funds' values may decrease due to factors affecting a Fund class, industry or the securities market. You should read your underlying Fund prospectus before you invest.

Insurance products and their guarantees, including optional benefits, are backed by the financial strength and claims-paying ability of the issuing insurance company, and do not protect the value of variable investment options.

***This material must be preceded or accompanied by a current contract prospectus and the underlying Fund prospectuses. Prospectuses for the Delaware Life Masters Prime Variable Annuity<sup>SM</sup> and the underlying Funds are available from your financial professional or at [www.delawarelife.com](http://www.delawarelife.com). The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in the respective Fund prospectuses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Please read the current contract and underlying Fund prospectuses before investing or sending money.***

Delaware Life Masters Prime Variable Annuity<sup>SM</sup> is issued by Delaware Life Insurance Company, Waltham, MA, and distributed through its affiliate Clarendon Insurance Agency, Inc. (member FINRA). Product Availability and features may vary by state.

Issued on Contract: ICC18-DLIC-VA-C-01 (state variations may apply).

Rider Numbers: ICC18-DLIC-VA-GLWB-01, ICC18-DLIC-VAHAVDB, ICC18-DLIC-VAROPDB, ICC18-DLIC-VANHW, ICC18-DLIC-VATIW (state variations may apply).

**Fund Inception Date.** This represents the inception date of the fund and may predate the offering of the subaccount in the separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the separate account during the time period.

**Subaccount Inception Date.** This represents the date on which the subaccount that invests in a particular Fund was included as an investment option in Delaware Life Separate Account F.

**Non-standardized.** Results in this column are hypothetical and may reflect the historical performance of the subaccount prior to the inclusion of the fund as a subaccount in the separate account containing the variable annuity being illustrated. Performance reflects fund fees and expenses (after any applicable fee waivers or expense reimbursements) and the asset charge of 1.20% (stated as a percentage of average variable account assets and inclusive of the mortality and expense charges of 0.85%; administration fee of 0.15%; and the distribution fee of 0.20%). These results do NOT include withdrawal charges or the Contract Fee. If withdrawal charges and the annual account fee were included, they would reduce the performance shown. These results do NOT include any charge for Optional Living Benefits or Death Benefits.

**Adjusted Non-standardized Returns.** Results in this column assume contract surrender at the end of the applicable period. Performance reflects fund fees and expenses (after any applicable fee waivers or expense reimbursements) and the asset charge of 1.20% (stated as a percentage of average variable account assets and inclusive of the mortality and expense charges of 0.85%; administration fee of 0.15%; and the distribution fee of 0.20%). These results include the applicable withdrawal charge at the following rate: 8%, 7%, 6%, 6%, 5%, 4%, 3% during the 7-year withdrawal change period and the \$30 Contract Fee. Hypothetical returns are computed by applying charges and expenses to a Fund since the inception of each such Fund. These results do NOT include any charge for the Optional Living Benefits or Optional Death Benefits.

**Standardized.** Historical results reflect the performance of the subaccount(s) since the date they were first offered as investment option(s) in the separate account that contains the variable annuity contract illustrated. Performance reflects fund fees and expenses (after any applicable fee waivers or expense reimbursements) and the asset charge of 1.20% (stated as a percentage of average variable account assets and inclusive of the mortality and expense charges of 0.85%; administration fee of 0.15%; and the distribution fee of 0.20%). These results include the applicable withdrawal charge at the following rate: 8%, 7%, 6%, 6%, 5%, 4%, 3% during the 7-year withdrawal change period and the \$30 Contract Fee. These results do NOT include any charge for Optional Living Benefits or Death Benefits.

<sup>1</sup>† 7-Day Yield for Money Market Funds: The current yield reflects the current earnings of the Fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement. Absent such waivers or reimbursements, the returns would have been lower.

<sup>2</sup>† You could lose money by investing in the MM Fund. Although the MM Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The MM Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the MM Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the MM Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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