

A grayscale background photograph showing a person's hands. One hand is holding a smartphone, and the other is near a laptop keyboard. The image is slightly blurred, focusing on the interaction with technology.

# **FUND AVAILABILITY TOOL** **User Manual**

## 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**.

DELAWARE LIFE®

**1** Fund Availability

Enter Account Number:

Enter Contract Issue Date:

**2** START

Product: Contract Living Benefit Rider

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If a Living Benefit Rider is displayed that is no longer active, change the field to "None."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

DELAWARE LIFE®

Fund Availability

Enter Account Number:

Enter Contract Issue Date:  **1**

START RESET

Product: **Masters Extra**

Contract Living Benefit Rider:

The above Living Benefit Rider was elected at issue of the contract and may or may not currently be Active. If not currently Active, switch to None.

**2** Designated Funds Build Your Own Portfolio

## 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.

Enter Contract Issue Date:

Product: **Masters Extra**

Contract Living Benefit Rider:

*The above Living Benefit Rider was elected at issue of the contract and may or may not currently be Active. If not currently Active, switch to None.*

1 ☐ Designated Funds ☐ Build Your Own Portfolio

MFS VIT III Moderate Allocation Portfolio Service Class

Oppenheimer Conservative Balanced Fund/VA Service Shares 2 45

PIMCO All Asset Portfolio (Admin)

PIMCO VIT Global Multi-Asset Managed Allocation Portfolio-Advisor Class 30

Putnam VT Absolute Return 500 Fund, Class IB Shares 25

Total: 100

3

Oppenheimer Conservative Balanced Fund/VA Service Shares 45

PIMCO All Asset Portfolio (Admin)

PIMCO VIT Global Multi-Asset Managed Allocation Portfolio-Advisor Class 35

Putnam VT Absolute Return 500 Fund, Class IB Shares 25

Total: 4 must equal 100 105

## 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.

Product: **Masters Extra**

Contract Living Benefit Rider:

*The above Living Benefit Rider was elected at issue of the contract and may or may not currently be Active. If not currently Active, switch to None.*

☐ Designated Funds ☒ Build Your Own Portfolio 1

Fund Name	Percentage
<b>Fixed Income (25% - 80%)</b> 2	
JPMorgan Insurance Trust Core Bond Portfolio, Class 2 Shares	<input type="text"/>
MFS Corporate Bond Portfolio SC	<input type="text"/>
MFS Government Securities Portfolio S Class	10
MFS US Government Money Market Portfolio Service Class	<input type="text"/>
MFS VIT I Total Return Bond Series Service Class	20
MFS VIT III Inflation Adjusted Bond Portfolio Service Class	<input type="text"/>
MFS VIT III Limited Maturity Portfolio Initial Class	<input type="text"/>
PIMCO Real Return Portfolio (Admin)	<input type="text"/>
PIMCO Total Return Portfolio (Admin)	<input type="text"/>
<b>Fixed Income (25% - 80%) sub totals:</b> 3	30
<b>Asset Allocation (0% - 75%)</b>	

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

1) Clicking the **REVIEW AND PRINT REALLOCATION INSTRUCTIONS** will create a form as shown at right.

2) Please verify that the list of sub-account 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.

**1**

**FUND TRANSFER REALLOCATION REQUEST OF ENTIRE ACCOUNT**

CONTRACT NUMBER: XXXXXXXXXXXXXXXX

OWNER: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

CO-OWNER (IF APPLICABLE): \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

In case we need to contact you about this request

DAYTIME PHONE: \_\_\_\_\_

**2**

**TRANSFER AND REALLOCATE ALL FUNDS WITHIN THIS CONTRACT**

At least 6 calendar days must elapse between fund transfers, up to a maximum of 12 fund transfers per contract year

Please verify that this request will allocate 100% of the funds within the contract to the subaccounts and percentages listed below:

SUBACCOUNT TRANSFERRING INTO	PERCENTAGE
Oppenheimer Conservative Balanced Fund/VA Service Shares	45%
PIMCO VIT Global Multi-Asset Managed Allocation Portfolio-Advisor Class	30%
Delaware Life Fund Availability Tool User Manual	25%

We will update your future allocations and special features to reflect the subaccounts and proportions that result from this request.

**SIGNATURE(S)**

All owners or the financial advisor must sign this form.

If you are signing this form as a fiduciary (power of attorney, trustee, guardian, custodian, etc.) for the contract owner, please sign in your fiduciary capacity. We will need your authorizing documents to process this request. If we do not have them on file, please attach them to this form.

OWNER'S SIGNATURE: \_\_\_\_\_

**SIGNATURE(S)**

**All owners or the financial advisor must sign this form.**

If you are signing this form as a fiduciary (power of attorney, trustee, guardian, custodian, etc.) for the contract owner, please sign in your fiduciary capacity. We will need your authorizing documents to process this request. If we do not have them on file, please attach them to this form.

OWNER'S SIGNATURE: \_\_\_\_\_ DATE (MMDD/YYYY): \_\_\_\_/\_\_\_\_/\_\_\_\_

PLEASE PRINT NAME BELOW: \_\_\_\_\_

CO-OWNER'S SIGNATURE (IF APPLICABLE): \_\_\_\_\_ DATE (MMDD/YYYY): \_\_\_\_/\_\_\_\_/\_\_\_\_

PLEASE PRINT NAME BELOW: \_\_\_\_\_

**3**

FINANCIAL ADVISOR'S NAME: \_\_\_\_\_ DATE (MMDD/YYYY): \_\_\_\_/\_\_\_\_/\_\_\_\_

For Telephone Exchange Call: 1-877-253-2323 or Mail to: Delaware Life Customer Service P.O. Box 758581 Topeka, KS 66675 or You may Fax Completed and Signed forms to: 785-286-6118

## 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.

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LIFE<sup>®</sup>

Fund Availability

Enter Account Number:

Enter Contract Issue Date:

Product: **Masters Extra**

Contract Living Benefit Rider: 

None

The above Living Benefit Rider was elected at issue of the contract and may or may not currently be Active. If not currently Active, switch to None.

Fund Name	Percentage
<small>To create reallocation instructions, fill in the percentages below totalling 100% and move to the next screen.</small>	
AB Small/Mid Cap Value Portfolio, Class B	<input type="text"/>
AB VPS Balanced Wealth Strgy Port B	<input type="text"/>

3

INSTRUCTIONS FOR A TELEPHONE "ONLY" FUND TRANSFER REQUEST

SUBACCOUNT TRANSFERRING INTO	PERCENTAGE
PIMCO Real Return Portfolio (Admin)	50%
Templeton Developing Markets VIP Fund Class 2	50%

The reallocation of assets to the subaccounts shown above will result in the Living Benefit Rider being CANCELLED or indicate the Living Benefit Rider was previously Cancelled or Revoked.

This form will not be accepted by FAX. However you may call our Customer Service department at 1-877-253-2323 for assistance in performing a Telephone Exchange (fund transfer).

## 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.

The screenshot displays the 'Fund Availability' interface for Delaware Life. It includes input fields for 'Enter Account Number' (XXXXXXXXXXXX) and 'Enter Contract Issue Date' (XXXX/XXXX), with 'START' and 'RESET' buttons. The 'Product' is 'Masters Extra' and the 'Contract Living Benefit Rider' is 'None'. A note states: 'The above Living Benefit Rider was elected at issue of the contract and may or may not currently be Active. If not currently Active, switch to None.' Below this is a table for fund reallocation with columns 'Fund Name' and 'Percentage'. The table lists 'AB Small/Mid Cap Value Portfolio, Class B' and 'AB VPS Balanced Wealth Strgy Port B'. A 'Total:' row shows a value of 105, which is highlighted in red with a red arrow pointing to it and the text 'must equal 100'. A red circle highlights the '100' value in the 'Total:' row. A red circle highlights the 'REVIEW AND PRINT REALLOCATION INSTRUCTIONS' button. The interface is annotated with numbers 1 through 5.

**1** Contract Living Benefit Rider: None

**2** Fund Name Percentage

To create reallocation instructions, fill in the percentages below totalling 100% and move to the next screen.

Fund Name	Percentage
AB Small/Mid Cap Value Portfolio, Class B	
AB VPS Balanced Wealth Strgy Port B	
Total:	105

**3** must equal 100

**4** 100

**5** REVIEW AND PRINT REALLOCATION INSTRUCTIONS