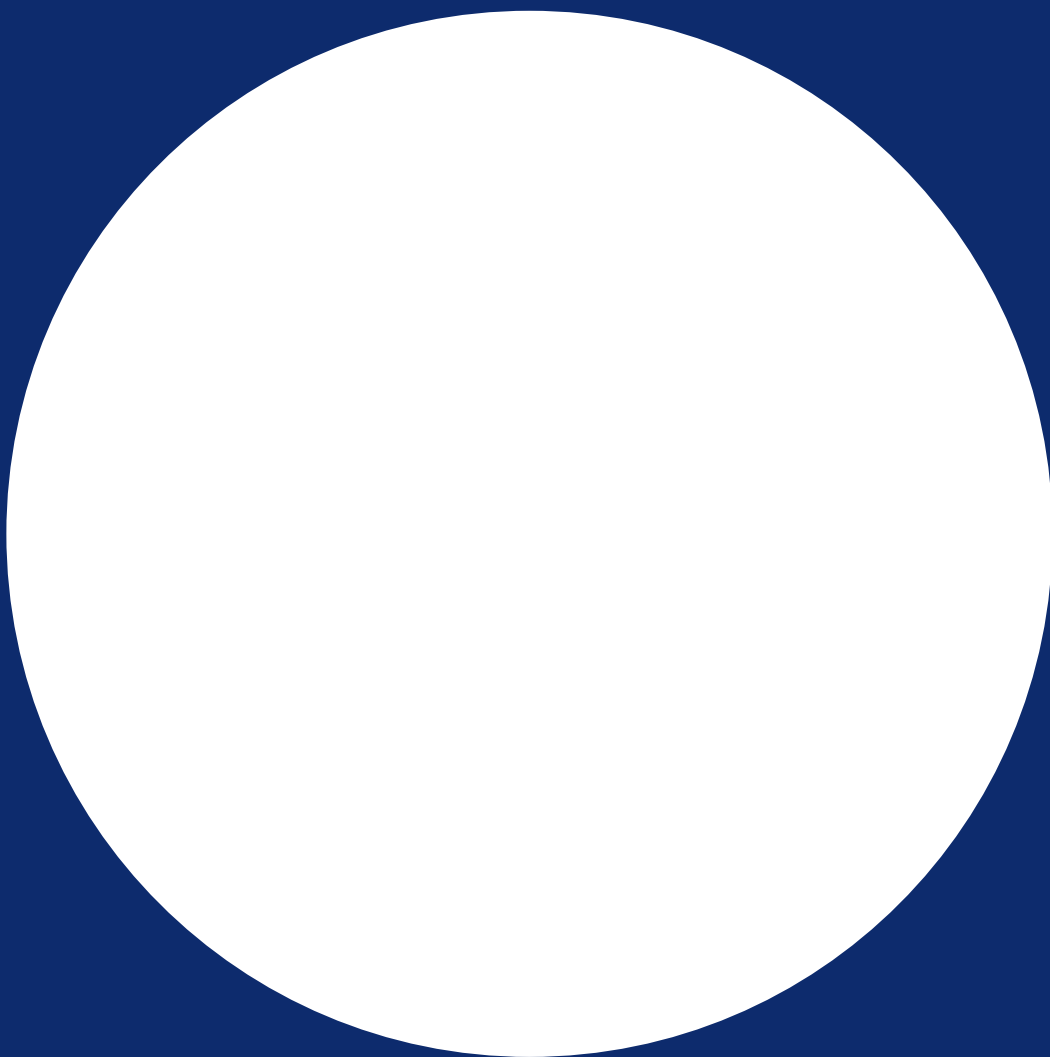




Are your clients ready for retirement?





Delaware Life Masters Prime Variable AnnuitySM

**Make sure they are
retirement road ready**



First...
get back
to basics

Determine what your clients truly need


Delivering what your clients need simply and effectively can help them get on the right road to retirement.

- Do they need guaranteed income throughout retirement no matter what the markets do?
- Do they need some growth to keep up with inflation?
- Do they want to leave a legacy to their loved ones?

Build a relationship on trust

Your clients are relying on you for the financial products they need to fund retirement—as well as a legacy. You will rely on a financial services company to provide and support those products. Trust is the basis for a successful journey—for both you and your clients.

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



Recommend a
retirement
vehicle that can
go the distance.

A variable annuity can help keep clients on course for their retirement journey

A variable annuity can:



A classic variable annuity—no extra bells or whistles

Annuities are a practical, tax-advantaged way to help clients save today and have guaranteed income in the future. Annuities have a reputation for being complicated; we offer “back-to-basics” annuities that let your clients choose only the features they need.


Our Delaware Life Masters Prime Variable AnnuitySM does what variable annuities were designed to do

Grow assets. Our annuity lets clients invest in a variety of investment options, while their money has time to grow.

Defer taxes. Clients don't pay taxes on annuity earnings or growth until withdrawing money or receiving lifetime income—generally in retirement.

Build a retirement income stream. A variable annuity can be converted into guaranteed, lifetime income with the optional GLWB rider (available at an additional cost).

Create a legacy. A variable annuity with a guaranteed death benefit can help clients pass their assets on to a loved one.



Client-focused,
straightforward,
with attractive
investment
choices.

Guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company, and do not protect the value of underlying investment options within a variable annuity, which are subject to risk.

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**Built to go
the distance**

Well-known investment managers and the opportunity to participate in a high level of equity investment options—even with a living benefit

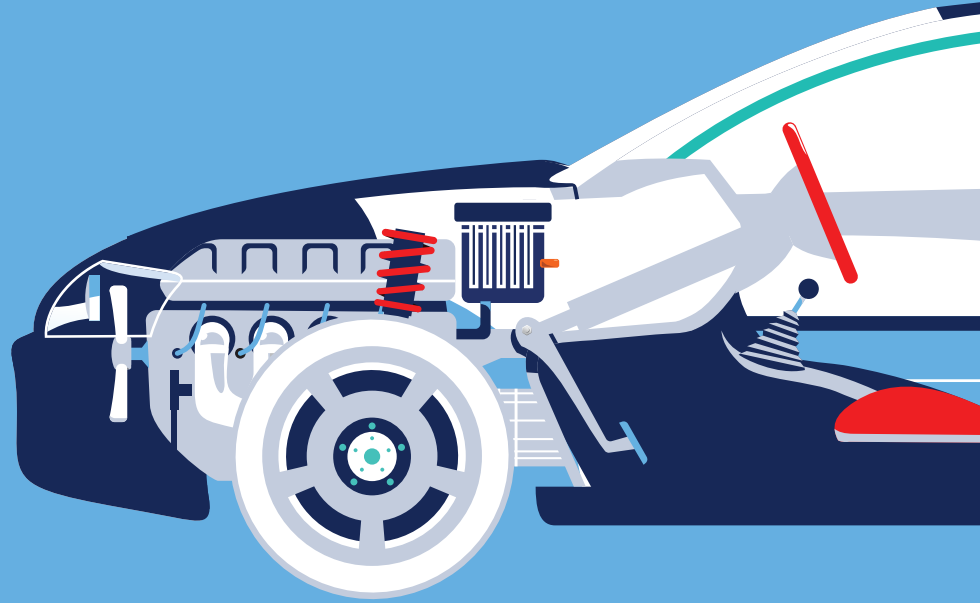
- Well-established firms with names your clients are sure to recognize
- Collectively, over 300 years' experience in managing investors' money
- Long-standing relationships with Delaware Life
- Actively managed investment options allow the flexibility and freedom for managers to balance investment process risks with the goal of delivering higher alpha

The engine to help deliver real opportunity for step-ups

Your clients' income potential can increase more than once with our bonus period reset (available with our GLWB).



Select
investment
option lineup
with very limited
restrictions.



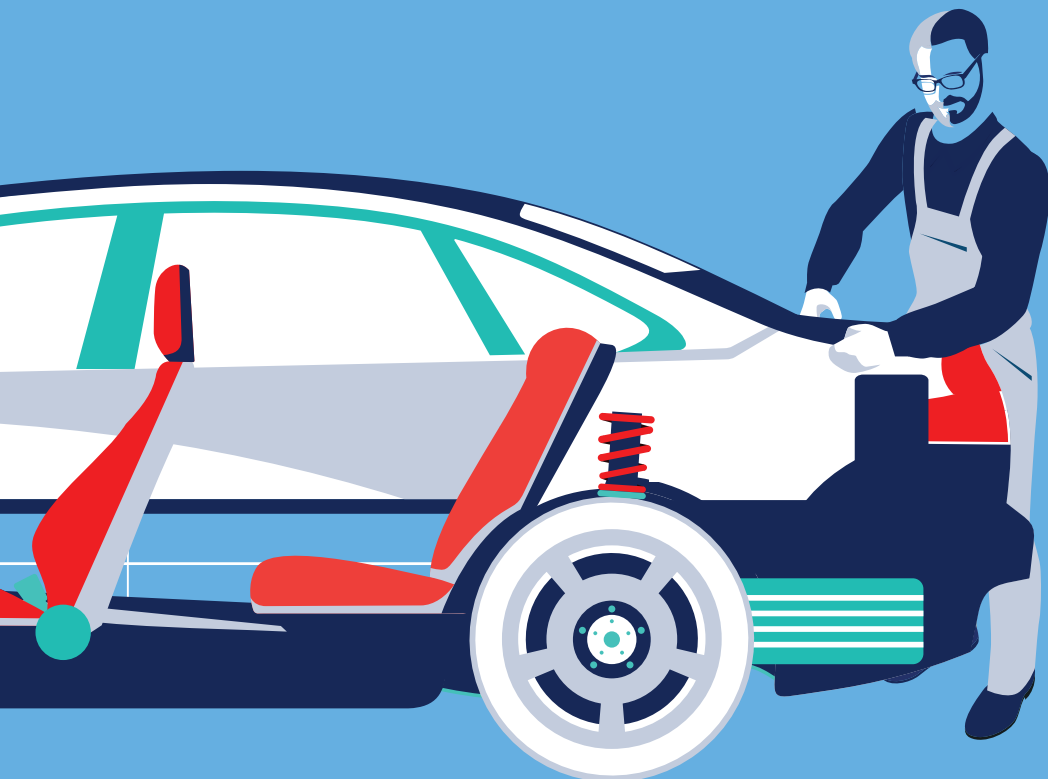
Our annuity features ensure a smooth ride—even when clients have a high level of participation in equity investment options

Guaranteed Lifetime Withdrawal Benefit (GLWB)

The GLWB rider guarantees that clients will receive a specified retirement income payment amount for life, even if the annuity account cash value drops to zero.

The GLWB can provide:

- A valuable combination of a benefit base bonus, market step-up potential, and competitive payout rates.
- A diverse lineup and reasonable fees offering performance potential that can exceed living benefits available in other solutions—with very limited investment restrictions.



Bonus period reset

Delaware Life's GLWB offers a powerful feature that can help grow your clients' future income even more.

Whenever the account value's highest quarter during the year is greater than what the benefit base would be with a 6.25% bonus, the benefit base "steps up" to the higher amount and **a new 10-year bonus period begins**. (The bonus increases the benefit base amount and not the account value.)

This would be important for those who will be accumulating longer before taking income—particularly for a younger client (even as young as age 45).

The bonus reset
is noteworthy in the
marketplace.

**Protecting
clients'
loved ones**

Standard death benefit

Our Delaware Life Masters Prime Variable AnnuitySM can help guarantee that beneficiaries will receive the full account value, and they may avoid probate. In addition, clients can select from **two optional death benefit riders**:

Optional Death Benefits:	Return of Premium (ROP) Rider	Highest Anniversary Value (HAV) Rider*
Can help:	preserve principal	preserve investment gains
These optional riders are available for an additional fee	<ul style="list-style-type: none">• Preserves principal for beneficiaries• Guarantees that beneficiaries will receive the greater of the contract value or premium paid minus withdrawals or partial surrenders	<ul style="list-style-type: none">• Locks in investment gains each year on the contract anniversary <p>The HAV (used to calculate the death benefit) is equal to the initial purchase payment on the issue date. On each contract anniversary the HAV will be the greatest of:</p> <ul style="list-style-type: none">– Premium paid less withdrawals– The current HAV– The contract value

*Highest Anniversary Value (HAV) death benefit rider not available in CA.

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A history of experience and expertise

- Strongly rooted in the former Sun Life U.S. business, we became Delaware Life in 2013.
- Over 40 years in U.S. annuities with a history of innovation (in the VA space for 37 years).
- Long-tenured employee base with extensive VA experience.

A unique approach to product solutions

- Committed to building and offering transparent and differentiated value in a suite of complementary products.
- Our products offer clear, solution-based features.
- Our products help address the real risks to retirement and legacy planning via accumulation and income solutions.

Financial Strength Ratings as of December 31, 2018

Rating Agency	A.M. Best	Standard & Poor's
Delaware Life Insurance Company and Delaware Life Insurance Company of New York	A- (Excellent)	BBB+ (Stable)

A.M. Best A-(Excellent) is 4th out of 13 possible ratings. Standard & Poor's BBB+ (Stable) is 8th out of 21 possible ratings. For current credit ratings and information for Delaware Life Insurance Company, please see www.delawarelife.com/our-company. To obtain the most up-to-date rating information, go to www.ambest.com and www.standardandpoors.com. Ratings do not apply to any of the underlying investment options and do not predict or project investment performance.

Where to go from here

1. Ask your clients when they will need retirement income.
2. Call your wholesaler to learn more about how a Delaware Life Masters Prime Variable AnnuitySM with a GLWB can help your clients guarantee and grow income in retirement.
3. Ask your Delaware Life wholesaler how to run an illustration.

Visit [Delawarelife.com](https://delawarelife.com) or call 844.DEL.SALE for more information.



About Delaware Life

Delaware Life is a member of Group1001, a dynamic network of businesses making insurance more useful, logical, and accessible for everyone. Together with its subsidiary, Delaware Life Insurance Company of New York, Delaware Life is a leading provider of annuity and life insurance products in the United States, managing nearly 320,000 active annuity and life insurance policies.

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 more or 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.

You should carefully consider a variable annuity's risks, charges, limitations and investment goals of underlying investment options and read all prospectuses prior to making any investment decisions or sending money for your clients. This and other information is available in the product prospectus, as well as the underlying investment option prospectuses. Prospectuses are available from your annuity wholesaler or by calling 844-DEL-SALE (844-335-7253).

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 the living and death benefits and any optional riders. Withdrawals may be subject to withdrawal charges. Under current law, a non-qualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should only be used to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges. The Optional Benefits discussed are available for additional charges: 1.20% for the GLWB, 0.20% for the ROP Death Benefit, and 0.40% for the HAV Death Benefit.

The optional riders may be canceled at any time. Upon cancellation, all benefits and rider fees shall cease. However, a pro-rata fee is assessed at the time of cancellation. The death benefit is subject to adjustments for applicable charges and taxes.

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 the appropriate professional.

The Masters Prime Variable AnnuitySM is issued by Delaware Life Insurance Company and distributed by Clarendon Insurance Agency, Inc. (member FINRA). Both companies are members of Group One Thousand One, LLC.

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)

Delaware Life Insurance Company, 1601 Trapelo Road, Waltham, MA

delawarelife.com

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