

It's Hard to Ignore the Numbers

Delaware Life Insurance Company's Retirement Stages 7® fixed index annuity offers the CROCI Sectors III USD 5.5% Volatility Control Index (CROCI) with a 1-year point-to-point with a 1.65% (as of April 01, 2018) spread. Take a look at its most recent point-to-point performance:

• **March 31, 2017 – 3469.666**

• **March 29, 2018 – 3909.901**

**TRAILING
1-YEAR
(gross return)**

12.69%
(AS OF 03/29/18)

That means our clients who invested in CROCI with Retirement Stages 7® fixed index annuity last year saw a **11.04% net return** (as calculated using the current spread of 1.65%).

Clients who also had the optional Stacked Accumulation Income Rider® (STAIR®) 4% roll-up, available for an additional fee, would have **locked 15.04% into their benefit base** (as calculated using the current spread of 1.65%).

S&P 500® Index crediting methods also available with Retirement Stages 7®:

- 1-year point-to-point with cap (6.25% current rate as of April 01, 2018)
- 1-year performance trigger (4.50% current rate as of April 01, 2018)
- 1-year point-to-point with participation rate (50% current rate as of April 01, 2018)

For more information, contact your Midwood wholesaler.

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A UNIQUE INDEX OPTION!