



For California Residents Age 60 or Older Only

Delaware Life: P.O. Box 758581, Topeka, KS 66675-8581 Fax: 785-286-6119

Completing this form in its entirety and returning to Delaware Life Insurance Company (the “Company”), a member of Group One Thousand One, LLC (“Group1001”), is required for California residents age 60 or older applying for a variable contract.

Important: You are applying for a Variable Annuity Contract. The sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You and/or your agent may wish to seek independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.

Carefully review this contract for limitations. This contract may be returned within a 30-day period beginning on the date you receive it. **During that 30-day period, your initial purchase payment will be placed in the money market subaccount, unless you direct your initial purchase payment to be invested in one or more of the variable investment options during the 30-day period by checking the box below.**

If you do not direct that the purchase payment be invested in a variable investment option, and if you return the contract within the 30-day period, you will be entitled to a refund of the premium and any contract fees. We request that you also elect your fund allocations listed in the Customize Your Annuity section of the application. Choosing these allocations will enable the Company to automatically reallocate your initial purchase payment after the expiration of the 30-day period should you choose to continue the Contract. **Please note that if you elect to invest your initial purchase payment in the money market subaccount for the 30-day period described above, the Dollar Cost Averaging Program will not be available to you.**

If you direct that the premium be invested in a variable investment option during the 30-day cancellation period, and if you return the contract during that period, you will be entitled to a refund of the contract’s account value on the day the contract is received by us or by the agent who sold you this contract, which could be less than your initial purchase payment.

A return of the contract after the 30-day cancellation period may result in a substantial penalty, known as a surrender charge, if applicable.

By signing this form, you attest that you have read and understand your rights and options regarding your initial purchase payment into this product. **By not checking the box below, you are electing to have your purchase payment placed in the money market subaccount for 30 days.**

☐ I wish to have my initial purchase payment immediately invested in the variable investment options.

Please note: If you choose the above option you are acknowledging your investments will be immediately subject to market volatility.

Owner’s Name (please print)		Social Security Number	
Owner’s Signature X		Date (mm/dd/yyyy)	
Joint Owner’s Name (please print)		Social Security Number	
Joint Owner’s Signature X		Date (mm/dd/yyyy)	

