

Standard & Poor's 500® Index (S&P 500® Index)



For a diversified choice to help earn interest on your Delaware Life Fixed Index Annuity, consider the Standard & Poor's 500® Index (S&P 500® Index). Comprised of 500 stocks, the Index is widely regarded as a premier benchmark for the domestic stock market. It contains stocks from 500 large, leading companies in various industries.

The 500 companies included in the S&P 500® Index are selected by the S&P Index Committee, a team of analysts and economists at Standard & Poor's. These experts consider various factors when determining the 500 stocks that are included in the Index, including market size, liquidity and industry grouping. The Index uses a market cap methodology, giving a higher weighting to larger companies.

This option may be appropriate if you seek to:

- Earn interest based on the performance of the broad U.S. market

The following crediting methods are available for the S&P 500® Index option:

- 1-year point-to-point with cap
- 1-year performance trigger
- 1-year point-to-point with participation rate

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