



Delaware Life Masters Prime Variable AnnuitySM

Can clients do all this with the VA you're selling?



“Select single or joint income—at no additional cost. Add, drop, or change a spouse post issue.”*

Why clients need it

Clients may marry, divorce, or experience the death of a spouse and will need the flexibility to add or delete joint income.



“Terminate any optional rider.”**

Why clients need it

Clients may be set for income and instead focus on legacy, building their account value for the HAV death benefit. Or, drop the optional death benefit, focusing on raising their account value for a step-up to increase income.



“Invest for increased beta—and alpha.”

Why clients need it

Clients have more opportunity for step-ups with a high percentage of equity in their investment options—even with an optional benefit.** Our investments have a high degree of flexibility among asset classes, providing more opportunity for growth. Clients can also increase or decrease their equity percentage while taking income.

*With optional GLWB benefit; joint income selection must be made before taking income.

**With optional living and/or death benefit. Optional benefits available for an additional fee and must be purchased at issue.

Call your wholesaler today to learn how a Delaware Life Masters Prime Variable AnnuitySM can do all this, providing the flexibility clients need in retirement.

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 The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional living benefit is elected.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 nonqualified 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 nonqualified 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 Group1001. 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)

delawarelife.com

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**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**

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