

# STAIR® [Stacked Accumulation Income Rider®]

Retirement Stages 7® Fixed Index Annuity

Optional Guaranteed Minimum Lifetime Withdrawal Benefit

Issued by Delaware Life Insurance Company

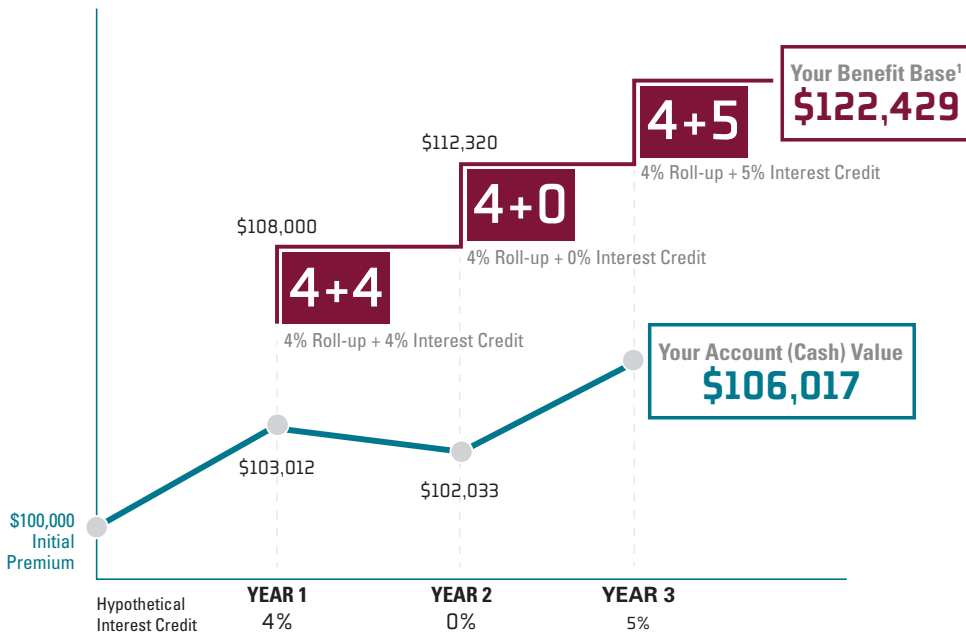


For income that you can't outlive, the optional guaranteed minimum lifetime withdrawal benefit can guarantee lifetime income payments for you and your spouse, even if your account (cash) value should go to zero. STAIR®—available for an additional fee—also grows your benefit base—the amount on which your lifetime income is calculated—by a guaranteed 4% per year, on top of any interest credited. The benefit base is not available as a cash/surrender value or death benefit.

## STAIR® At A Glance

Availability	■ Exclusively on Delaware Life Fixed Index Annuities [may not be available in all states]		
Eligibility	<ul style="list-style-type: none"> <li>■ Must be elected at contract issue</li> <li>■ Youngest annuitant must be age 45 or older; oldest annuitant must be age 80 or younger</li> </ul>		
Stacking Roll-up Credit	<ul style="list-style-type: none"> <li>■ 4% per year roll-up credit added to the benefit base on each contract anniversary</li> <li>■ Roll-up credit applies to first 15 contract years or the income start date, whichever is first</li> <li>■ Stacked roll-up credit added, based on the gross performance of index(es) selected</li> <li>■ Roll-up credits increase the benefit base for purpose of calculating guaranteed lifetime income</li> <li>■ Roll-up credits do not become part of account [cash] value and may not be withdrawn as cash value or death benefit</li> </ul>		
Rider Cost	■ 0.95% of the year-end account [cash] value, deducted annually		
Guaranteed Lifetime Withdrawals	<ul style="list-style-type: none"> <li>■ Guaranteed lifetime annual percentage [% of benefit base]</li> <li>■ Percentage is 4% between ages 50 – 55 and increases 0.1% per year thereafter until age 85</li> <li>■ Withdrawal factor locks in on income start date</li> </ul>		
	<b>Age at First Withdrawal</b>	<b>Single Life</b>	<b>Joint Life</b>
	50 – 55	4.0%	3.0%
	56	4.1%	3.1%
	60	4.5%	3.5%
	65	5.0%	4.0%
	70	5.5%	4.5%
	75	6.0%	5.0%
	80	6.5%	5.5%
	85	7.0%	6.0%
RMD Friendly	■ Required minimum distribution [RMD] amounts in excess of guaranteed withdrawal percentages do not reduce benefit base		
Excess Withdrawals	■ Unless taken under RMD guidelines, withdrawals in excess of the annual guaranteed amount will reduce the benefit base on a proportionate basis for the amount in excess of the guaranteed amount		
Termination	■ Rider may be terminated by you or under certain other conditions described in the disclosure statement		

## How the STAIR® Stacked Roll-up Can Help Your Future Income Grow



<sup>1</sup>The 0.95% rider fee is deducted annually from the account (cash) value. The benefit base is credited with the 4% roll-up after any interest credit is added to the account (cash) value. The benefit base is not available as a cash/surrender value or death benefit.

The chart is a hypothetical example of how the benefit base can grow under varying market/index conditions and is not meant to represent the performance of Delaware Life Retirement Stages 7® Fixed Index Annuity. Interest credited will be subject to caps, spreads and/or participation rates.

STAIR® is an optional guaranteed minimum lifetime withdrawal benefit available for an additional cost on certain Delaware Life Fixed Index Annuities.

This profile contains summary information. Please refer to the disclosure statement for additional details.

Annuity withdrawals are generally subject to ordinary income tax. Any withdrawals taken before age 59½ may incur an additional 10% federal tax penalty. Withdrawals reduce account (cash) value and may reduce value of other benefits, including death benefit.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company, a member of the Delaware Life group of companies. For use with policy forms ICC15-DLIC-FIA-07 or DLIC-FIA-7 and rider forms ICC15-DLIC-GLWB-01, ICC15-DLIC-NHW, ICC15-DLIC-TIW, ICC15-DLIC-ROPR-01 and ICC16-DLIC-TBOUT. Policy and rider form numbers may vary by state. Products, riders and features may vary by state, and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

Delaware Life Insurance Company is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group One Thousand One.

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 your investment, legal or tax professional.

**Delaware Life** | [www.delawarelife.com](http://www.delawarelife.com)

Service Center: PO Box 758581, Topeka, KS 66675-8581  
 Sales Support: 844.DEL.SALE (844.335.7253)  
 Customer Service: 877.253.2323

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