

# Index crediting designed to boost account value

S&P 500<sup>®</sup> Index

**BOOST**

Cap  
6.25%

Participation  
50%

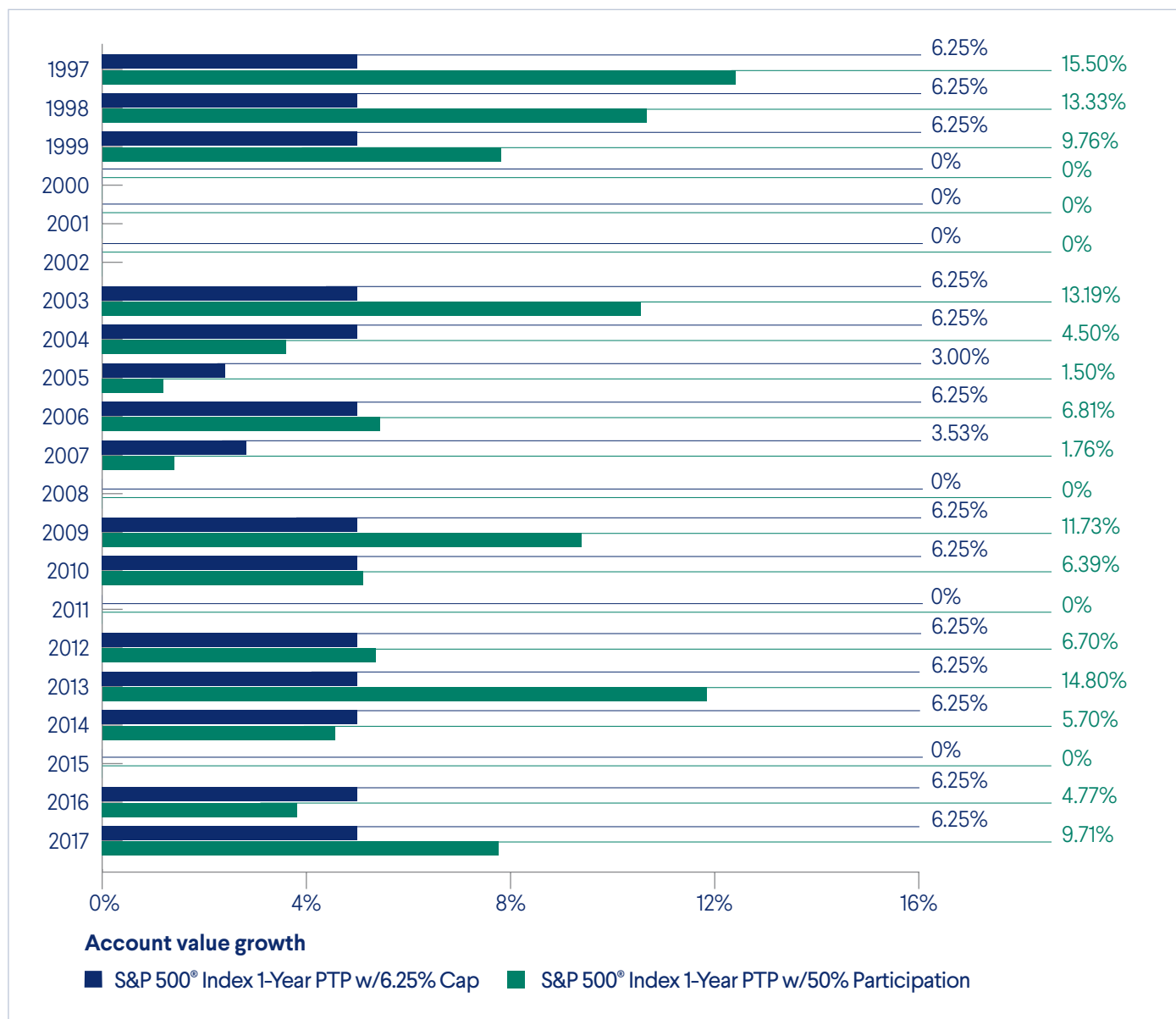
## Retirement Stages 7<sup>®</sup> Fixed Index Annuity

Delaware Life's Retirement Stages 7<sup>®</sup> Fixed Index Annuity ("FIA") offers a variety of strategies to help your clients by offering interest crediting potential and the ability to grow their account value. One option, the S&P 500<sup>®</sup> Index, is comprised of 500 stocks and is widely regarded as a premier benchmark for the domestic stock market. It contains stocks from 500 large, leading companies in various industries. The Index is sponsored by Standard & Poor's, and:

- Uses a market cap methodology, giving a higher weighting to larger companies
- Stocks are chosen based on market size, liquidity and industry grouping

## Index Performance Comparison

The S&P 500® is an option that is commonly elected by FIA owners.<sup>1</sup> Shown below is a performance comparison of the S&P 500® 1-year point-to-point with a 6.25% cap and the S&P 500® 1-year point-to-point with a 50% participation rate.



Past performance is not necessarily indicative of how the Index will perform in the future. The returns shown represent actual historical S&P 500® Index returns adjusted with the current cap and participation rate to represent how a FIA index with these crediting methods, based on the S&P 500® Index would have performed.

**Please note:** Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

## Compound Annual Returns

	S&P 500® Index 1-Year PTP w/6.25% Cap	S&P 500® Index 1-Year PTP w/50% Participation
<b>Best 10-year period</b>	4.37%	6.30%
<b>Average 10-year period</b>	3.93%	5.01%
<b>Worst 10-year period</b>	3.12%	3.66%
<b>Most Recent 10-year period</b>	4.34%	5.87%

All charts and graphs in this piece use the illustrated assumptions below.

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Best 10-year period defined as highest compound yield over 10 consecutive calendar year-end periods in the discrete period illustrated from 1/1/1997 through 12/31/2017. Best 10-year period for the S&P 500® 1-year point-to-point crediting method with a 6.25% annual earnings cap was achieved in three periods (1/1/2003-12/31/2012, 1/1/2004-12/31/2013 & 1/1/2005-12/31/2014). Best 10-year period for the S&P 500® 1-year point-to-point crediting method with a 50% participation rate, was 1/1/2008-12/31/2017.

Average 10 year period defined as average compound yield over 10 consecutive calendar year end periods in the discrete period illustrated from 1/1/1996 thru 12/31/2017 (Average of Twelve 10-year periods).

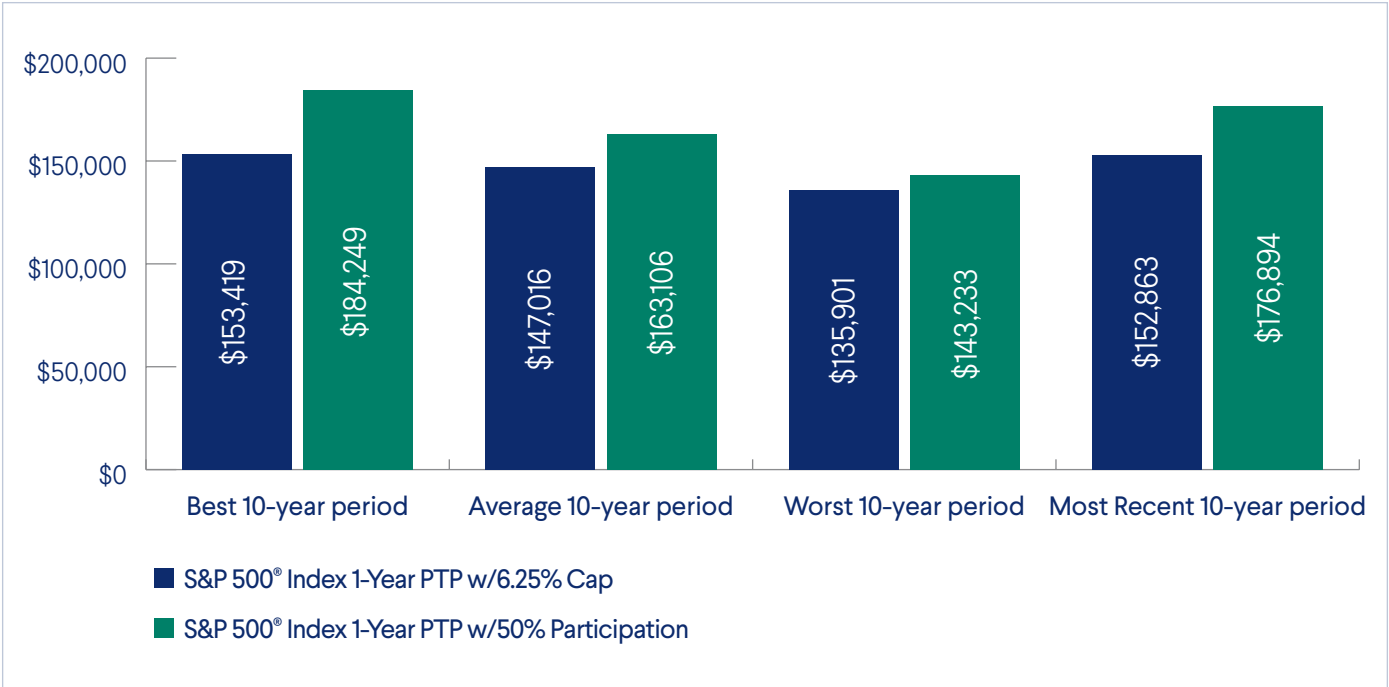
Worst 10-year period defined as lowest compound yield over 10 consecutive calendar year-end periods in the discrete period illustrated from 1/1/1997 through 12/31/2017. Worst 10-year period for the S&P 500® 1-year point-to-point crediting method with a 6.25% annual earnings cap was achieved in two periods (1/1/1999-12/31/2008 & 1/1/2000-12/31/2009).

Worst 10-year period for the S&P 500® 1-year point-to-point crediting method with a 50% participation rate, was 1/1/2007-12/31/2016.

Most Recent 10-year period defined as compound yield over the most recent 10 consecutive calendar year-end periods (1/1/2008-12/31/2017).

# Account Value Growth

The performance of the S&P 500® Index crediting method chosen will impact your clients' account value as shown in this example illustrating the potential growth of \$100,000.



**Retirement Stages 7<sup>®</sup> is currently approved for sale in all states except NY.**

Delaware Life Insurance Company (Waltham, MA) 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 Group1001.

## Start Building Your Clients' Retirement Today!

These S&P 500 Index<sup>®</sup> crediting methods are available through Delaware Life's Retirement Stages 7<sup>®</sup> Fixed Index Annuity. Learn more about Retirement Stages 7<sup>®</sup> at [delawarelife.com](http://delawarelife.com) or 844-DEL-SALE (844-335-7253).

**[delawarelife.com](http://delawarelife.com)**

<sup>1</sup> The S&P 500<sup>®</sup> index currently represents approximately 46.9% of indexed annuity sales according to Wink's Sales & Market Report Fourth Quarter, 2017 published by Wink, Inc.

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