

Masters Prime Variable Annuity Investment Options

Subaccount Performance Summary & Reference Guide as of 8/31/2019

Subaccount Name	Non-Standardized Performance					Percentile Rank					Morningstar Rating*	Morningstar Category
	YTD	1-Year	3-Year	5-Year	10-Year	YTD	1-Year	3-Year	5-Year	10-Year		
Category I (20-100%)												
American Funds IS® Asset Allocation	11.83%	2.09%	6.98%	5.31%	8.67%	36	33	14	14	7	*****	Allocation--50% to 70% Equity
BlackRock Global Allocation V.I.	9.37%	0.30%	3.93%	1.82%	4.37%	63	67	60	57	62	***	World Allocation
Invesco VI Core Plus Bond	10.01%	8.20%	2.71%	2.61%	4.49%	7	52	16	16	6	*****	Intermediate Core-Plus Bond
JPMorgan Insurance Trust Income Builder	9.38%	3.89%	4.01%			58	20	53			***	Allocation--30% to 50% Equity
Lord Abbett Series Bond-Debenture	10.95%	5.24%	4.75%	3.75%	6.42%	8	33	12	8	6	*****	Multisector Bond
MFS® VIT III Conservative Allocation	12.23%	5.88%	4.93%	3.65%	5.08%	4	3	18	4	56	*****	Allocation--30% to 50% Equity
MFS® VIT II US Government Money Market	0.40%	0.53%	-0.28%	-0.64%	-0.91%	45	44	39	33	29	N/A	Prime Money Market
MFS® VIT Total Return Bond	9.29%	8.85%	2.11%	2.08%	3.15%	22	23	47	38	46	***	Intermediate Core-Plus Bond
PIMCO VIT Total Return	8.09%	8.22%	2.27%	2.03%	2.87%	67	51	35	41	62	***	Intermediate Core-Plus Bond
PIMCO International Bond (USD-Hedged)	7.30%	7.31%	2.80%	3.24%	4.65%	39	39	36	21	24	****	World Bond-USD Hedged
Putnam VT Income	11.10%	10.34%	3.87%	2.40%	4.88%	2	3	3	24	3	*****	Intermediate Core-Plus Bond
Western Asset Core Plus VIT	9.80%	9.63%	2.11%	1.30%	6.17%	11	8	46	88	1	***	Intermediate Core-Plus Bond
Category II (0-80%)												
AB VPS Balanced Wealth Strategy	10.18%	0.56%	4.72%	3.69%	6.23%	68	59	71	44	69	**	Allocation--50% to 70% Equity
AB VPS Large Cap Growth	20.82%	6.39%	16.22%	13.04%	13.64%	44	15	24	10	26	****	Large Growth
American Funds IS® Global Balanced	12.34%	3.66%	6.24%	3.72%		27	23	12	15		****	World Allocation
American Funds IS® Global Growth	19.37%	0.90%	10.50%	7.51%	9.54%	14	32	18	12	11	*****	World Large Stock
American Funds IS® Growth	14.54%	-1.88%	13.60%	10.24%	12.41%	91	87	58	50	52	**	Large Growth
American Funds IS® Growth-Income	14.02%	0.54%	11.23%	7.95%	11.18%	82	63	29	42	40	***	Large Blend
Columbia VP Asset Allocation	12.61%	1.71%	6.55%	4.90%	7.41%	22	38	20	20	35	****	Allocation--50% to 70% Equity
Columbia VP Select Large Cap Value	10.20%	-6.29%	7.63%	4.81%	10.23%	71	83	23	44	17	****	Large Value
Goldman Sachs VIT US Equity Insights	13.25%	-5.19%	10.00%	7.44%	11.51%	89	96	65	61	28	***	Large Blend
Invesco VI Equity and Income	10.83%	-2.22%	4.96%	3.51%	7.27%	57	95	61	49	38	***	Allocation--50% to 70% Equity
Lazard Retirement Global Dynamic Multi Asset	10.09%	-0.35%	6.02%	3.60%		44	83	16	17		****	World Allocation
MFS® VIT II Core Equity	20.03%	3.76%	12.85%	9.08%	12.13%	25	28	6	13	9	*****	Large Blend
MFS® VIT II Global Growth	21.65%	7.19%	12.58%	8.52%	9.55%	2	3	6	7	11	*****	World Large Stock
MFS® VIT III Growth Allocation	17.45%	4.16%	8.58%	6.18%	8.11%	2	1	2	1	12	*****	Allocation--70% to 85% Equity
MFS® VIT III Moderate Allocation	15.17%	5.26%	6.92%	5.09%	6.75%	4	8	15	17	52	****	Allocation--50% to 70% Equity
MFS® VIT Total Return	12.04%	3.81%	5.05%	4.28%	6.70%	30	14	58	30	54	***	Allocation--50% to 70% Equity
MFS® VIT Value	17.14%	3.32%	7.29%	6.59%	9.91%	6	7	29	11	24	****	Large Value
Morgan Stanley VIF Global Strategist	8.95%	1.55%	4.57%	1.48%	4.42%	59	38	51	58	40	***	Tactical Allocation
Putnam VT Equity Income	14.74%	-1.72%	8.53%	6.00%	10.29%	18	42	10	20	16	****	Large Value
Putnam VT George Putnam Balanced	15.18%	5.50%	8.31%	5.91%	8.09%	4	7	6	9	18	****	Allocation--50% to 70% Equity
Putnam VT Global Asset Allocation	10.72%	-0.96%	5.61%	4.13%	7.77%	59	84	41	33	26	****	Allocation--50% to 70% Equity
Putnam VT Research	18.79%	3.20%	12.14%	8.19%	11.89%	33	33	13	32	14	****	Large Blend
Category III (0-25%)												
AB VPS Small/Mid Cap Value	6.93%	-14.69%	3.29%	2.86%	9.67%	60	43	41	41	11	****	Mid-Cap Value
American Funds IS® International	9.02%	-4.17%	5.74%	2.13%	4.49%	89	75	39	37	68	***	Foreign Large Growth
American Funds IS® New World	14.82%	3.35%	6.39%	1.72%	4.77%	12	14	25	9	9	*****	Diversified Emerging Mkts
ClearBridge Variable Mid Cap	19.58%	-0.36%	6.85%	4.76%	10.14%	8	10	13	27	40	****	Mid-Cap Blend
MFS® VIT III Blended Research Small Cap Equity	10.52%	-11.88%	7.84%	5.93%	11.04%	53	21	3	9	13	*****	Small Blend
MFS® VIT III New Discovery Value	15.91%	-5.90%	8.70%	6.90%	10.09%	1	1	1	1	4	*****	Small Value
MFS® VIT Mid Cap Growth	30.45%	9.16%	16.94%	12.24%	14.48%	17	9	13	8	9	****	Mid-Cap Growth
MFS® VIT New Discovery	27.55%	1.97%	16.11%	9.38%	12.78%	13	8	15	21	34	****	Small Growth
Morgan Stanley VIF Global Franchise	20.87%	11.23%	12.59%	9.41%	11.56%	6	1	6	5	3	*****	World Large Stock
Morgan Stanley VIF Growth	22.56%	1.18%	20.11%	14.10%	16.38%	26	55	3	3	3	*****	Large Growth
Category IV (0-10%)												
MFS® VIT II Technology	25.11%	1.71%	19.30%	15.62%	15.66%	48	45	26	17	16	****	Technology
MFS® VIT III Global Real Estate	20.52%	11.50%	6.76%	6.42%	9.09%	2	2	2	2	3	*****	Global Real Estate
Morgan Stanley VIF Global Infrastructure	19.45%	10.17%	5.51%	2.65%	8.70%	64	64	32	23		****	Infrastructure
PIMCO VIT CommodityRealReturn® Strategy	3.91%	-7.31%	-1.96%	-10.22%	-3.87%	27	27	29	35	18	****	Commodities Broad Basket
Putnam VT Global Health Care	10.53%	-0.11%	5.35%	4.39%	10.15%	56	28	70	48	52	***	Health

*Morningstar Rating as of 8/31/2019

Category: GLWB Categories I-IV represent the allocation requirements if electing the Guaranteed Living Withdrawal Benefit (GLWB) rider offered within the Masters Prime Variable Annuity.

Non-standardized average annual returns ("performance") is the historical performance of each underlying Fund since the Fund's "Inception Date", that is, the date the Fund commenced investment operations. Since some performance shown may predate the separate account, non-standardized performance is hypothetical and provided for your information. Non-standardized performance is reduced by contract daily asset charges, total Fund operating expenses, but does not reflect the maximum withdrawal charge, the annual contract charge, and the cost of any additional benefit options. Selection of an optional benefit would reduce the performance shown.

Percentile Rank: The fund's total return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top performing fund in a category will always receive a rank of 1.

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

Morningstar Category: developed by Morningstar in an effort to distinguish funds by what they own as well as by their prospectus objectives and styles. Identifies funds based on their actual investment style as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years).

The performance data shown represents past performance which does not guarantee similar future results. The investment return and principal value of an investment will fluctuate and, when redeemed, an investor's units may be worth more or less than their original cost. Current performance may be lower or higher than the past performance data shown.

Non-standardized. Results in this column are hypothetical and may reflect the historical performance of the subaccount prior to the inclusion of the fund as a subaccount in the separate account containing the variable annuity being illustrated. Performance reflects fund fees and expenses (after any applicable fee waivers or expense reimbursements) and the asset charge of 1.20% (stated as a percentage of average variable account assets and inclusive of the mortality and expense charges of 0.85%; administration fee of 0.15%; and the distribution fee of 0.20%). These results do NOT include withdrawal charges or the Contract Fee. If withdrawal charges and the annual account fee were included, they would reduce the performance shown. These results do NOT include any charge for Optional Living Benefits or Death Benefits.

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. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. All product guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

Annuity products issued by Delaware Life Insurance Company (Waltham, MA) which is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Variable contracts are distributed through Clarendon Insurance Agency, Inc. (Waltham, MA), member FINRA. Both companies are members of Group One Thousand One, LLC.