



Summit 5 Fixed AnnuitySM Single Premium Deferred Fixed-Rate Annuity

At a Glance

Issued by Delaware Life Insurance Company

Delaware Life Summit 5 Fixed AnnuitySM is a single premium deferred annuity from Delaware Life Insurance Company that earns a guaranteed fixed rate of interest to help your retirement money grow on a tax-deferred basis.

Its simple design and guaranteed return make it an easy, practical and steady way to save for retirement without the risks associated with investing in stocks, bonds or mutual funds.

Purchasing an annuity like Summit 5 Fixed AnnuitySM with a single premium payment may be a good solution if you have savings you'd like to protect and grow. This could be money from an IRA rollover, an insurance settlement, an inheritance, lottery winnings, a tax refund or a large bonus check.

Summit 5 Fixed AnnuitySM offers:

A fixed interest
rate that's
guaranteed
for 5 years

Protection
of your
principal

Tax-deferred
growth until
you take
withdrawals

Three lifetime
income choices

Summary of Key Features

For more details, see the Summit 5 Fixed AnnuitySM Disclosure Statement.

Interest Guarantee Period	5 years
Maximum Issue Age	85
Ownership Requirements	Owner must be the annuitant, except when a trust is the owner
Premium	<ul style="list-style-type: none">• Minimum: \$5,000 non-qualified• Maximum: \$1,000,000 per owner without Delaware Life approval

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

Plan Types	Non-qualified, IRA, SEP-IRA (Rollover/Transfers) and Roth IRA ¹					
Automatic Renewals [to age 95]	<p>You have 30 days at the end of each 5-year guarantee period to: select a new 5-year guarantee period,* elect a settlement option or withdraw the account value with no surrender charge. If you take no action, the contract automatically renews for another 5-year period at current guaranteed rate.</p> <p>* Contracts issued in Florida and Delaware are only renewable for guaranteed interest rate periods of one year.</p>					
Free Withdrawals of up to 10% each year²	<ul style="list-style-type: none"> After the first contract year, you can withdraw up to 10% of account value each year or required minimum distribution (RMD) without a surrender charge No surrender charges if you use withdrawals to pay for long-term care (see Terminal Illness and Nursing Home Waivers below) 					
Optional Return of Premium Rider	<ul style="list-style-type: none"> Ensures return of 100% of the premiums paid (minus prior withdrawals) with no surrender fee any time after contract's first anniversary No additional charge, but agree to lower interest rate on contract May not be available in all states, and restrictions may apply 					
Surrender Charge Schedule	Charges for Excess Withdrawals and Surrenders by Guarantee Period Year					
	If Taken Before End of Year	1	2	3	4	5
	Fee Charged on Amount of Excess Withdrawal or Surrender	9%	8%	7%	6%	5%
Free Terminal Illness Waiver	<ul style="list-style-type: none"> No early withdrawal charges after the first contract year if you have a terminal illness Subject to state availability and restrictions 					
Free Nursing Home Waiver	<ul style="list-style-type: none"> No early withdrawal charges after first contract year if you are in a hospital or nursing facility for at least 90 days and contract is purchased before age 76 Subject to state availability and restrictions 					
Three Retirement Welcome Options	<ul style="list-style-type: none"> Withdraw full account value at the end of 5-year guarantee period Take Systematic Withdrawals (see below) Receive guaranteed income for life with "annuitization" (see below) 					
Systematic Withdrawals	<p>May be taken annually, semiannually, quarterly, or monthly</p> <ul style="list-style-type: none"> Minimum amount is \$100 Minimum account value of \$2,000 must be maintained 					
Annuitization	<ul style="list-style-type: none"> Life annuity Life annuity with "period certain" (minimum number of years) Joint and last survivor annuity Available after the first contract year 					
Death Benefit	<ul style="list-style-type: none"> Full account value with no surrender charges paid to beneficiaries Spouse can continue contract with Spousal Continuation Privileges 					

¹ If you're buying an annuity to fund a qualified plan, such as an IRA, you should do so for the annuity's features and benefits other than tax deferral as tax deferral is not an additional benefit of the annuity.

² Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. Withdrawals will reduce any protection benefits, and may result in a surrender charge.

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. For use with Delaware Life Insurance Company policy forms ICC-DLIC-BV17, DLIC-BV17, and state-specific variations. 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 annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals.

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 Group One Thousand One, LLC ("Group1001").

This profile is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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.

delawarelife.com

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