

Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company, P.O. Box 758581, Topeka, KS 66675-8581

► Current as of 6/1/2018

Fixed Index Annuity

Retirement Stages 7[®] Fixed Index Annuity¹

7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate
S&P 500 [®]	1-Year Point-to-Point w/Cap	6.25%
	1-Year Performance Trigger	4.50%
	1-Year Point-to-Point w/Participation	45%
Fixed Rate	1-Year Term	2.75%
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	1.65%
Morgan Stanley Global Opportunities Index ²	1-Year Point-to-Point w/Participation	100%

¹ Current Bailout Cap Rate for Retirement Stages 7[®] is **4.25%**

² Not available in California

Financial Strength Ratings as of 6/1/2018

A- (Excellent)³

A.M. Best

Delaware Life Insurance Company⁴

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. Surrender value will not be less than the minimum value required by your state. Retirement Stages 7[®] has age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the Retirement Stages 7[®] product brochure.

³ A.M. Best A- (Excellent) is 4th out of 13 possible ratings.

⁴ 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.

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While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

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