Delaware Life®

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Zionsville, IN)

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Current as of 11/02/2026

Fixed Index Annuities

DualTrack Income™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than $100,000	$100,000 and over
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	55%	60%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	64%	70%
Barclays Aries Index	1-year Point-to-Point with Participation Rate	85%	95%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Participation Rate	50%	55%
1-year Fixed Rate	1-year Term	3.60%	3.85%

Momentum Growth™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	8.50%	10.25%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	60%	65%
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	65%	70%
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	85%	95%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Flexible Participation Rate	50%	55%
1-year Fixed Rate	1-year Term	4.30%	4.65%

Momentum Growth Plus™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Flexible Cap	**4.85%**	**6.00%**
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Flexible Participation Rate	**45%**	**50%**
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Flexible Participation Rate	**53%**	**58%**
Barclays Aries Index	1-year Point-to-Point with Flexible Participation Rate	**73%**	**80%**
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Flexible Participation Rate	**40%**	**45%**
1-year Fixed Rate	1-year Term	**2.90%**	**3.15%**

TrackGuard+™ Fixed Index Annuity

Index	Term/Index Strategy	Standard Crediting Rates (no fee)		Enhanced Crediting Rates (1.25% fee)*	
		Less than $100,000	$100,000 and over	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	**4.90%**	**6.00%**	**6.70%**	**7.90%**
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	**45%**	**50%**	**62%**	**67%**
Nasdaq-100 Volatility Control 12%™ Index	1-year Point-to-Point with Participation Rate	**53%**	**58%**	**72%**	**77%**
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-year Point-to-Point with Participation Rate	**40%**	**45%**	**56%**	**61%**
Barclays Aries Index	1-year Point-to-Point with Participation Rate	**73%**	**80%**	**100%**	**106%**
1-year Fixed Rate	1-year Term	**2.90%**	**3.15%**		

All rates are for new applications only. Rates are subject to change at any time.

* Enhanced index account options are available for an additional annual fee of 1.25%. The enhanced index account fee rate is applied to the account value of an enhanced index account at the beginning of a term to determine the enhancement fee that is deducted at the end of the term. The initial enhancement fee rate is set at contract issue and guaranteed for the first index term. A new enhanced fee rate will be declared at the start of each subsequent index term. Please refer to the Product Disclosure Statement for more details.

PrimeStart Bonus 10™ Fixed Index Annuity

With 10-year Surrender Charge Schedule

Index	Term/Index Strategy	Standard Crediting Rates (no fee)		Enhanced Crediting Rates (with fee)*	
		Less than $100,000	$100,000 and over	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	5.00%	6.00%	6.40%	7.65%
	1-year Performance Trigger	3.90%	4.65%	5.00%	5.75%
	1-year Point-to-Point with Participation Rate	30%	35%	35%	40%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	41%	47%	55%	61%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	40%	45%	55%	60%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	40%	45%	53%	58%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	75%	80%	100%	105%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit[1]	65%	70%	85%	90%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout[2]	PR: 120%	PR: 130%	PR: 160%	PR: 170%
		Boost: 2.00%	Boost: 2.00%	Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	3.00%	3.25%		

Special Rate for Precision Portfolios

Index	Term/Index Strategy	Standard Crediting Rates (no fee)		Enhanced Crediting Rates (with fee)*	
		Less than $100,000	$100,000 and over	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election[3]	6.25%	7.25%	7.90%	9.15%

All rates are for new applications only. Rates are subject to change at any time.

* Enhanced Index Account Options are available for an additional annual fee of 1.00%.

1 The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

2 The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

3 The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply. Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.

Retirement Stages Select® Fixed Index Annuity

With 5-year and 7-year Surrender Charge Schedules

Index	Term/Index Strategy	5-year		7-year	
		Less than $100,000	$100,000 and over	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	**8.00%**	**9.65%**	**8.25%**	**9.90%**
	Bailout Cap Rate	*2.00%*		*2.00%*	
	1-year Performance Trigger	**6.75%**	**7.75%**	**6.85%**	**7.85%**
	1-year Point-to-Point with Participation Rate	**40%**	**45%**	**43%**	**48%**
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	**60%**	**65%**	**65%**	**70%**
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	**60%**	**65%**	**65%**	**70%**
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	**55%**	**60%**	**60%**	**65%**
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	**90%**	**100%**	**95%**	**105%**
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit[1]	**75%**	**85%**	**80%**	**90%**
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout[2]	PR: **140%**	PR: **160%**	PR: **150%**	PR: **170%**
		Boost: **2.00%**	Boost: **2.00%**	Boost: **2.00%**	Boost: **2.00%**
1-year Fixed Rate	1-year Term	**4.25%**	**4.60%**	**4.30%**	**4.65%**

Special Rate for Precision Portfolios

Index	Term/Index Strategy	5-year		7-year	
		Less than $100,000	$100,000 and over	Less than $100,000	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election[3]	**9.50%**	**11.15%**	**9.75%**	**11.40%**

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[1] The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

[2] The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

[3] The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply. Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.

Target Growth 10® Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	$25,000–$99,999	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	**9.10%**	**10.75%**
	Bailout Cap Rate	*2.00%*	
	1-year Performance Trigger	**6.90%**	**7.90%**
	1-year Point-to-Point with Participation Rate	**47%**	**52%**
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	**65%**	**70%**
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	**65%**	**70%**
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	**60%**	**65%**
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	**100%**	**110%**
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit[1]	**85%**	**95%**
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout[2]	PR: **155%**	PR: **175%**
		Boost: **2.00%**	Boost: **2.00%**
1-year Fixed Rate	1-year Term	**4.35%**	**4.70%**

Special Rate for Precision Portfolios

Index	Term/Index Strategy	$25,000–$99,999	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap – with Precision Portfolio Election[3]	**10.60%**	**12.25%**

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[2] The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

[3] The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply. Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.

TruePath Income™ Fixed Index Annuity

With 10-Year Surrender Charge Schedule

Index	Term/Index Strategy	$25,000 –$99,999	$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	4.50%	5.00%
	1-year Performance Trigger	4.10%	4.60%
	1-year Point-to-Point with Participation Rate	27%	32%
S&P 500® Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	40%	45%
Nasdaq-100 Intraday Elite 15%™ Index	1-year Point-to-Point with Participation Rate	38%	43%
BlackRock U.S. Equity Bitcoin Balanced Risk 12%™ Index	1-year Point-to-Point with Participation Rate	35%	40%
Goldman Sachs Canopy Index	1-year Point-to-Point with Participation Rate	65%	75%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate and Volatility Limit[1]	57%	65%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout[2]	PR: 107%	PR: 122%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-year Term	2.85%	3.10%

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[1] The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

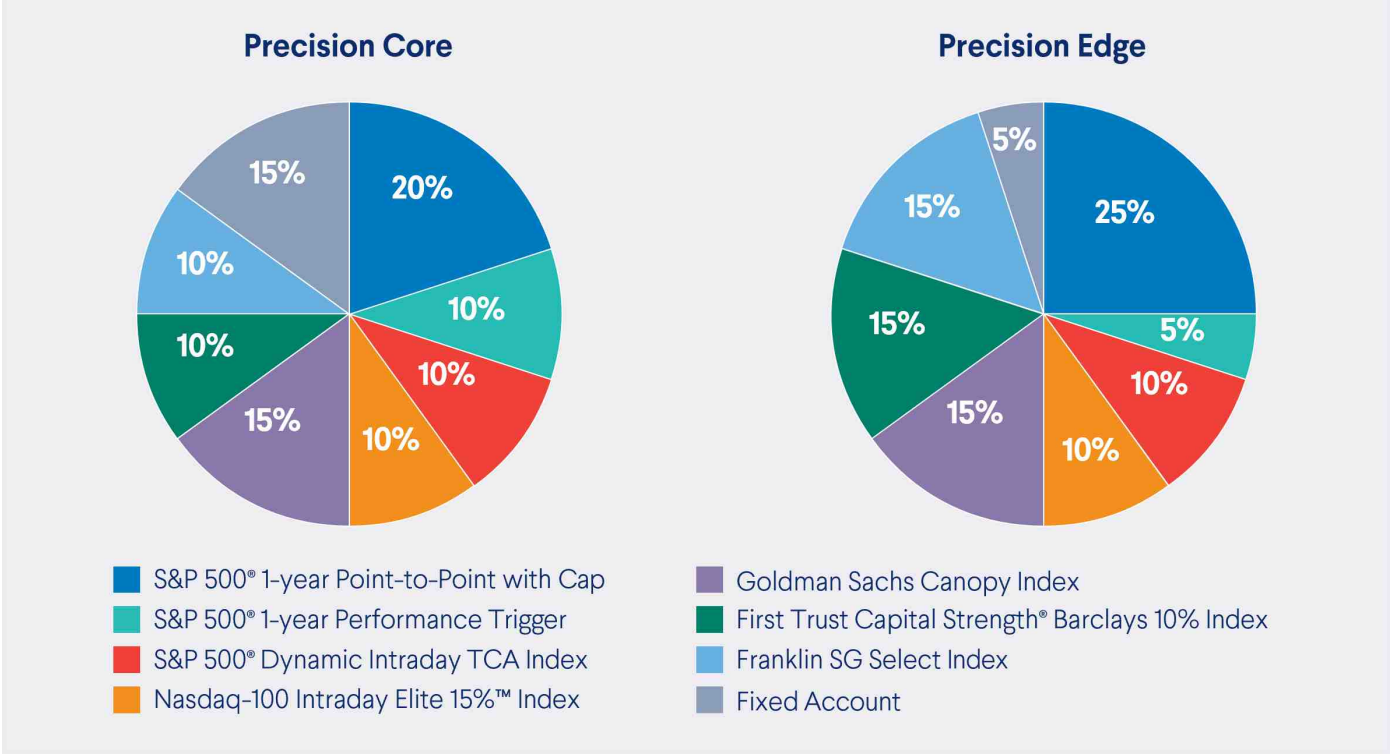
[2] The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Precision Portfolios

A one-step, tailored approach to allocating your savings

Available with PrimeStart Bonus 10™, Retirement Stages Select®, Target Growth 10®, and TruePath Income™ fixed index annuities

In addition to individual indexes, you also have access to two turnkey, diversified multi-index portfolios called ***Precision Portfolios***. They are constructed using set percentage allocations to the individual index strategies we offer from S&P, Nasdaq, Goldman Sachs, Franklin Templeton, and First Trust, coupled with an allocation to the fixed account. They are designed to give you a one-step, tailored way to meet your retirement savings goals.



What are the differences between the two Portfolios?

Precision Portfolios give you the flexibility to choose how you allocate your savings. The option you choose is based on which one more closely matches your investment goals and risk tolerance. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account to provide a guaranteed return and steady growth potential.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation designed to achieve enhanced long-term growth potential.

Fixed Annuity

Pinnacle Plus™ Multi-Year Guarantee Annuity

Guarantee Period	Rate	
	Less than $100,000	$100,000 and over
3-year	**5.35%**	**5.65%**
5-year	**5.80%**	**6.10%**
7-year	**5.70%**	**5.95%**
10-year	**5.70%**	**5.95%**

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