



IMPORTANT RATE ANNOUNCEMENT



Hi Martin,

Product Changing	Effective Date
Pinnacle Plus Multi-Year Guarantee Annuity™	04/28/2026

Visit our dedicated microsite for the combined rate sheet and additional product information



Rates effective as of 04/28/2026*		
Pinnacle Plus™ Multi-Year Guarantee Annuity		
Guarantee Periods	Less than \$100k	\$100k and over
3-Year	4.65% ▲	4.95% ▲
5-Year	4.90% ▲	5.20% ▲
7-Year	5.00% ▲	5.25% ▲
10-Year	5.00% ▲	5.25% ▲

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

Rates Not Changing:

Rates effective as of 04/01/2026*			
DualTrack Income™ Fixed Index Annuity			
With 10-year Surrender Charge Schedule			
Index	Term/Index Strategy	Less than \$100k	\$100k 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%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	50%	55%
Barclays Aries Index	1-Year Point-to-Point with Participation Rate	85%	95%
Fixed Rate	1-Year Term	3.60%	3.85%

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Rates effective as of 04/01/2026*			
Momentum Growth™ Fixed Index Annuity			
With 10-year Surrender Charge Schedule			
Index	Term/Index Strategy	Less than \$100k	\$100k and over
S&P 500®	1-Year Point-to-Point with Flexible Cap	7.50%	9.25%
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%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Flexible Participation Rate	50%	55%
Barclays Aries Index	1-Year Point-to-Point with Flexible Participation Rate	85%	95%
Fixed Rate	1-Year Term	4.15%	4.50%

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Rates effective as of 04/01/2026*			
Momentum Growth Plus™ Fixed Index Annuity			
With 10-year Surrender Charge Schedule			

Rates effective as of 04/01/2026*			
Index	Term/Index Strategy	Less than \$100k	\$100k and over
S&P 500®	1-Year Point-to-Point with Flexible Cap	4.35%	5.50%
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%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Flexible Participation Rate	40%	45%
Barclays Aries Index	1-Year Point-to-Point with Flexible Participation Rate	73%	80%
Fixed Rate	1-Year Term	2.75%	3.00%

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Rates effective as of 04/01/2026*			
TruePath Income™ Fixed Index Annuity			
Index	Term/Index Strategy	Less than \$100k	\$100k 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	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%
Goldman Sachs Canopy Index	1-Year Point-to-Point with Participation Rate	65%	75%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	35%	40%
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%
Fixed Rate	1-Year Term	2.85%	3.10%

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

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

Rates effective as of 04/01/2026*

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 \$100k	\$100k and over	Less than \$100k	\$100k and over
S&P 500®	1-year Point-to-Point with Cap - with Precision Portfolio Election ¹	6.00%	7.00%	7.90%	9.15%
	1-Year Point-to-Point with Cap	4.50%	5.50%	6.40%	7.65%
	1-Year Performance Trigger	3.75%	4.50%	5.00%	5.75%
	1-Year Point-to-Point with Participation	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%
Goldman Sachs Canopy Index	1-Year Point-to-Point with Participation Rate	75%	80%	100%	105%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	40%	45%	53%	58%
First Trust Capital Strength® Barclays 10% Index	1-Year Point-to-Point with Participation Rate and Volatility Limit ²	65%	70%	85%	90%
Franklin SG Select Index	1-Year Point-to-Point with Participation Rate, Boost and Knockout ³	PR 120%	PR 130%	PR 160%	PR 170%
		Boost 2.00%	Boost 2.00%	Boost 2.00%	Boost 2.00%
Fixed Rate	1-Year Term	2.85%	3.10%	N/A	N/A

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¹The special rate shown only applies if either Precision Portfolio is elected. If a special rate is not shown, regular crediting rates apply.

²The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

³The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Rates effective as of 04/01/2026*			
Retirement Stages Select [®] 5 Fixed Index Annuity			
With 5-year Surrender Charge Schedule			
Index	Term/Index Strategy	Less than \$100k	\$100k and over
S&P 500 [®]	1-year Point-to-Point with Cap - with Precision Portfolio Election ¹	8.50%	10.15%
	1-Year Point-to-Point with Cap (Bailout Cap Rate: 2.00%)	7.00%	8.65%
	1-Year Performance Trigger	5.85%	6.85%
	1-Year Point-to-Point with Participation	40%	45%
S&P 500 [®] Dynamic Intraday TCA Index	1-Year Point-to-Point with Participation Rate	60%	65%
Nasdaq-100 Intraday Elite 15% [™] Index	1-Year Point-to-Point with Participation Rate	60%	65%
Goldman Sachs Canopy Index	1-Year Point-to-Point with Participation Rate	90%	100%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	55%	60%
First Trust Capital Strength [®] Barclays 10% Index	1-Year Point-to-Point with Participation Rate and Volatility Limit ²	75%	85%
Franklin SG Select Index	1-Year Point-to-Point with Participation Rate, Boost and Knockout ³	PR 140%	PR 160%
		Boost 2.00%	Boost 2.00%
Fixed Rate	1-Year Term	4.10%	4.45%

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³The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Rates effective as of 04/01/2026*			
Retirement Stages Select [®] 7 Fixed Index Annuity			
With 7-year Surrender Charge Schedule			
Index	Term/Index Strategy	Less than \$100k	\$100k and over
S&P 500 [®]	1-year Point-to-Point with Cap - with Precision Portfolio Election ¹	8.75%	10.40%
	1-Year Point-to-Point with Cap (Bailout Cap Rate: 2.00%)	7.25%	8.90%

Rates effective as of 04/01/2026*			
	1-Year Performance Trigger	5.95%	6.95%
	1-Year Point-to-Point with Participation	43%	48%
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%
Goldman Sachs Canopy Index	1-Year Point-to-Point with Participation Rate	95%	105%
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	60%	65%
First Trust Capital Strength® Barclays 10% Index	1-Year Point-to-Point with Participation Rate and Volatility Limit ²	80%	90%
Franklin SG Select Index	1-Year Point-to-Point with Participation Rate, Boost and Knockout ³	PR 150%	PR 170%
		Boost 2.00%	Boost 2.00%
Fixed Rate	1-Year Term	4.15%	4.50%

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²The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

³The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Rates effective as of 04/01/2026*			
Target Growth 10® Fixed Index Annuity			
With 10-year Surrender Charge Schedule			
Index	Term/Index Strategy	Less than \$100k	\$100k and over
S&P 500®	1-year Point-to-Point with Cap - with Precision Portfolio Election ²	9.10%	10.75%
	1-Year Point-to-Point with Cap (Bailout Cap Rate: 2.00%)	7.60%	9.25%
	1-Year Performance Trigger	6.00%	7.00%
	1-Year Point-to-Point with Participation	45%	50%
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%
Goldman Sachs Canopy Index	1-Year Point-to-Point with Participation Rate	100%	110%

Rates effective as of 04/01/2026*			
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index	1-Year Point-to-Point with Participation Rate	60%	65%
First Trust Capital Strength® Barclays 10% Index	1-Year Point-to-Point with Participation Rate and Volatility Limit ³	85%	95%
Franklin SG Select Index	1-Year Point-to-Point with Participation Rate, Boost and Knockout ⁴	PR 155%	PR 175%
		Boost 2.00%	Boost 2.00%
Fixed Rate	1-Year Term	4.20%	4.55%

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⁴The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.



* Rates are valid as of the date listed and are subject to change. Renewal rates may be different than those listed.

** Less any withdrawals and applicable withdrawal assessments.

The taxable portion of any withdrawal is taxed as ordinary income. In a nonqualified plan, since it is funded with after-tax money, only the earnings portion of any withdrawal would be taxed as ordinary income. Withdrawals made before age 59½ may be subject to an additional 10% federal tax penalty.

Guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company, Delaware Life Insurance Company.

Annuity products are issued by Delaware Life Insurance Company (Zionsville, IN).

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