



Delaware Life Pinnacle PlusSM Fixed Annuity Rates

Current as of 10/06/2026

Pinnacle PlusSM is an insurance product that is designed to help you meet your long-term retirement needs. It is a simple, steady, guaranteed way to build retirement savings without the risk of investing in stocks, bonds, or mutual funds. Pinnacle PlusSM offers:

- Multiple rate tier options
- Tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn
- Free required minimum distribution (RMD) withdrawal available in year 1 and 10% free withdrawal starting in year 2*
- Terminal Illness and Nursing Home waivers (subject to state availability)

View Snapshot



Pinnacle PlusSM Multi-Year Guarantee Annuity

Guarantee Periods	Less than \$100,000	\$100,000 and over
3-Year	5.30%	5.60%
5-Year	5.65%	5.95%
7-Year	5.60%	5.85%
10-Year	5.60%	5.85%

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

* Available free withdrawal amount in Year 1—required minimum distribution (RMD); Years 2+—10% of the most recent contract anniversary value, or RMD, if greater. 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.

Fixed and Fixed Index Annuity Rates

Issued by Delaware Life Insurance Company (Zionsville, IN)

All rates are for new applications only. Rates are subject to change at any time. Renewal rates may be different than those listed. For renewal rates, contact us at imosupport@dlmarketing.com or call 855-DLM-FIAs (855-356-3427).

► **Current as of 10/06/2026**

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	8.25%	10.00%
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%

Fixed Index Annuities (continued)

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	8.85%	10.50%
	<i>Bailout Cap Rate</i>	2.00%	
	1-year Performance Trigger	6.65%	7.65%
	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 Limit¹	85%	95%
Franklin SG Select Index	1-year Point-to-Point with Participation Rate, Boost and Knockout²	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 Election³	10.35%	12.00%

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

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.

Fixed Index Annuities (continued)

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

Target Income Choice™ Fixed Index Annuity Rates

Current as of 10/05/2026

Target Income Choice™ fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

At the heart of Target Income Choice™ are two distinct Guaranteed Lifetime Withdrawal Benefit (GLWB) options that make it easy for you to select an income strategy aligned with your goals.

Click or
scan for
Client
Guide



A secure retirement speaks louder than words

RetireReady GLWB

Designed for maximizing income growth potential if you are close to retiring.

- 25% upfront bonus to your withdrawal benefit base on all first-year premiums
- 12% annual simple interest roll-up bonus credit for up to 7 years

RetireBuild GLWB

Designed for maximizing income growth potential if you have a longer retirement timeline.

- 10.50% annual compound interest roll-up bonus credit for up to 10 years
- Waiting 10 years to start income would result in a more than 270% increase to your withdrawal benefit base

Chronic Illness Income Multiplier¹

Extra income when you need it most.

- If you are diagnosed with a qualifying illness, we will increase your annual withdrawal amount by:
 - 200% for up to 5 years (single life)
 - 150% for up to 5 years (joint life)
- Available at no additional cost

Built-in Flexibility

Valuable features that make Target Income Choice™ a difference-maker.

- Wait until you're ready to take lifetime income to select either single or joint payments
- Receive a pro-rated roll-up bonus credit to your withdrawal benefit base on your income start date
- Make additional premium payments at any time²

Target Income Choice™ Fixed Index Annuity

with 10-year Surrender Charge Schedule

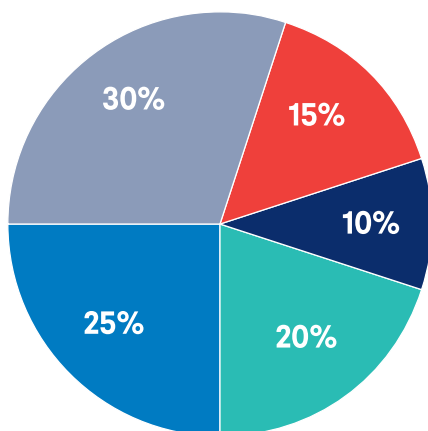
Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500®	1-year Point-to-Point with Cap	4.00%	4.50%
	1-year Point-to-Point with Participation Rate	27%	29%
	1-year Performance Trigger	3.75%	4.15%
Invesco QQQ ETF	1-year Point-to-Point with Cap	4.00%	4.50%
First Trust Capital Strength® Barclays 10% Index	1-year Point-to-Point with Participation Rate	46%	52%
Janus Henderson Adaptive Market Leaders U.S. Index	1-year Point-to-Point with Participation Rate	77%	86%
Franklin SG Select Advantage Index	1-year Point-to-Point with Participation Rate	64%	73%
1-year Fixed Rate	1-year Term	2.50%	2.75%

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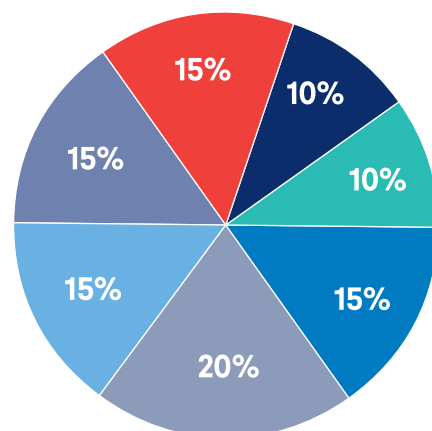
Precision Portfolios

In addition to the individual indexes, you also have access to two balanced and diversified multi-strategy Precision Portfolios—set allocations built using our world-class index strategies from S&P, Janus Henderson, Invesco, and Franklin Templeton, as well as the fixed account.³

Precision Portfolio Option 1



Precision Portfolio Option 2



- S&P 500® 1-year Point-to-Point with Cap
- S&P 500® 1-year Performance Trigger
- Invesco QQQ ETF
- Janus Henderson Adaptive Market Leaders U.S. Index

- First Trust Capital Strength® Barclays 10% Index
- Franklin SG Select Advantage Index
- Fixed Account