Delaware Life®

Delaware Life Apex Control™ MYGA Rates

Current as of 10/21/2026

Apex Control™ MYGA 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. Apex Control™ MYGA offers:

- Choice of 3-, 5-, 7-year terms
- Benefit from tax-deferred growth—pay no taxes on any interest earnings until they are withdrawn
- Free withdrawal available each year, including year 1*
- Terminal Illness and Nursing Home waivers (subject to state availability)

View Snapshot

Apex Control™ Multi-Year Guaranteed Annuity		
Guarantee Periods	**Less than $100,000**	**$100,000 and over**
3-Year	**5.30%**	**5.60%**
5-Year	**5.75%**	**6.05%**
7-Year	**5.65%**	**5.90%**

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

*In the first contract year, interest credited or required minimum distribution (RMD), if greater may be taken without a surrender charge or market value adjustment. In the second contract year and thereafter, 10% of the most recent contract anniversary value, or RMD, if greater may be taken without a surrender charge or market value adjustment. 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.

Delaware Life®

DualTrack Income™ Fixed Index Annuity Rates

Current as of 11/02/2026

DualTrack Income™ fixed index annuity is an insurance product that protects your money against a market downturn—while allowing it to grow tax-deferred. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

DualTrack Income™ includes a Guaranteed Lifetime Withdrawal Benefit (GLWB)[1] that tracks the growth of two income paths[2] – a roll-up base and a performance base.

- Your annual income will be based on the greater of:
  1. **Performance base—**200% of earned interest each year, until you elect to start lifetime income.
  2. **Roll-up Base—**4% annual compound interest for up to 10 years.
- **Milestone Stack—**both bases are set to the greater value at the 5th and 10th contract anniversaries.
- **If you defer income for more than 10 years,** your GLWB can continue to grow via the 200% performance multiplier.

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%**
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%**
1-year Fixed Rate	1-Year Term	**3.60%**	**3.85%**

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Delaware Life®

Delaware Life Target Growth 10® Fixed Index Annuity Rates

Current as of 11/02/2026

Target Growth 10® 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.

Target Growth 10® offers the flexibility to add money at any time without extending the surrender charge schedule. It also provides interest rate protection—additional liquidity up to the full account value should the applicable renewal rate fall below the Bailout Cap Rate[1].

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 – with Precision Portfolio Election[2]	**10.60%**	**12.25%**
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 Participation Rate and Volatility Limit[3]	**85%**	**95%**
Franklin SG Select Index	1-year Point-to-Point Participation Rate, Boost and Knockout[4]	PR: **155%** Boost: **2.00%**	PR: **175%** Boost: **2.00%**
1-year Fixed Rate	1-Year Term	**4.35%**	**4.70%**

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

Precision Portfolios

Target Growth 10® gives you the opportunity to build your own allocation using one or a combination of strategies, or select one of two ***Precision Portfolios***—unique, turnkey, multi-index allocation strategies designed to diversify returns. They are constructed using set percentage allocations to individual index strategies we offer from S&P, Nasdaq, Goldman Sachs, Franklin Templeton, and First Trust, as well as an allocation to the fixed account.[5]

Precision Core

Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	**20%**
S&P 500® 1-year Performance Trigger	**10%**
S&P 500® Dynamic Intraday TCA Index	**10%**
Nasdaq-100 Intraday Elite 15%™ Index	**10%**
Goldman Sachs Canopy Index	**15%**
First Trust Capital Strength® Barclays 10% Index	**10%**
Franklin SG Select Index	**10%**
Fixed Account	**15%**

Precision Edge

Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	**25%**
S&P 500® 1-year Performance Trigger	**5%**
S&P 500® Dynamic Intraday TCA Index	**10%**
Nasdaq-100 Intraday Elite 15%™ Index	**10%**
Goldman Sachs Canopy Index	**15%**
First Trust Capital Strength® Barclays 10% Index	**15%**
Franklin SG Select Index	**15%**
Fixed Account	**5%**

What are the differences between the two Portfolios?

You have the flexibility to choose a Precision Portfolio based on which one more closely matches your investment goals. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation.

[1] Allows for full or partial withdrawals from your annuity contract, without surrender charges, if the renewal cap rate for the S&P 500® 1-year point-to-point with cap strategy falls below the bailout cap rate, regardless of your current allocations.

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

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

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

[5] 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.

Delaware Life®

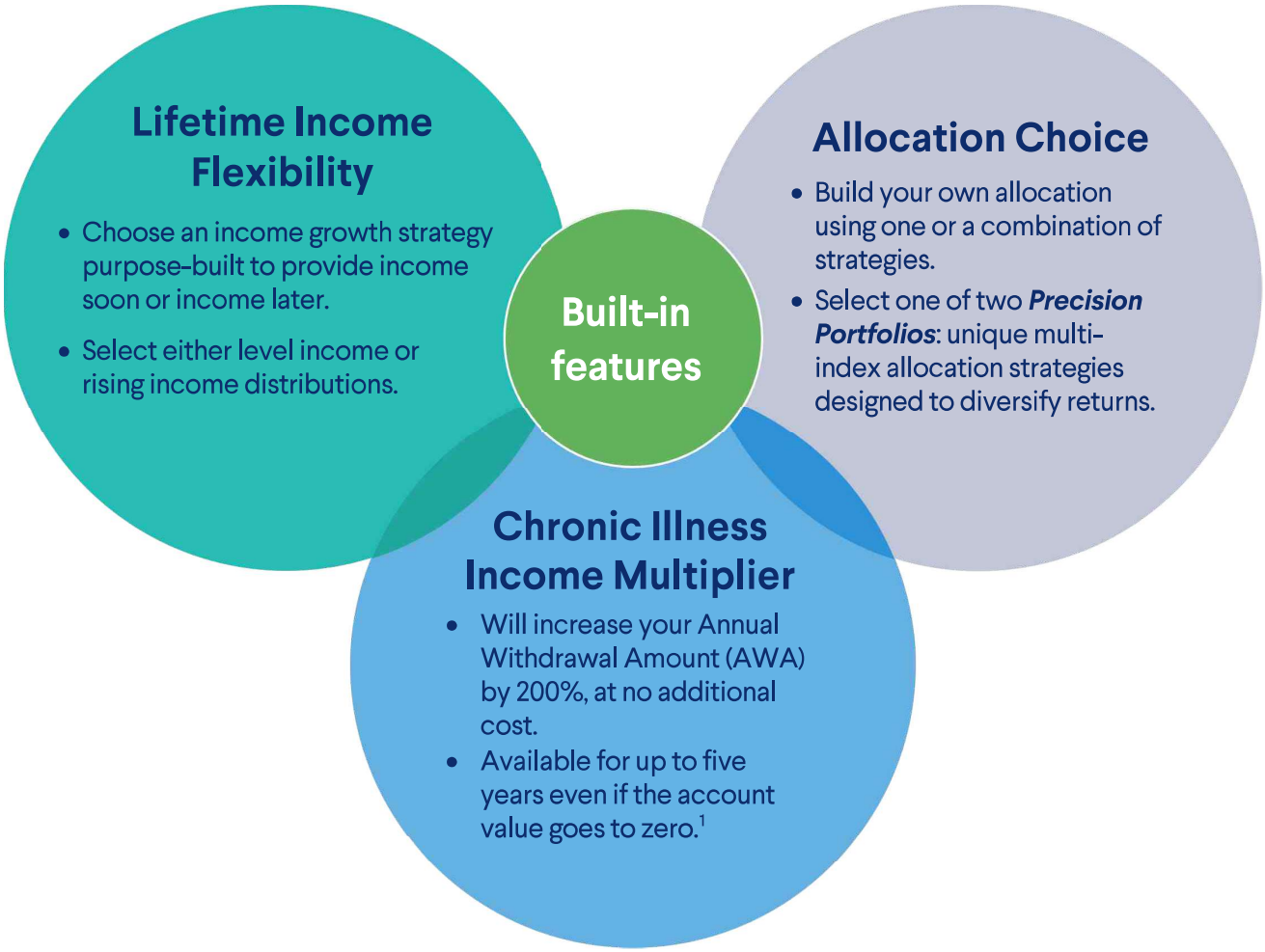
TruePath Income™ Fixed Index Annuity Rates

Current as of 11/02/2026

TruePath Income™ 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.

TruePath Income™ also includes a Guaranteed Lifetime Withdrawal Benefit (GLWB) offers two distinct income growth and distribution options that make it easy for you to select a strategy aligned with your goals.

A secure retirement speaks louder than words



[1] Once the AWA multiplier period ends, a new multiplier period is no longer available. The Chronic Illness Income Multiplier benefit may be used only once per contract. Please see the disclosure statement for more information.

TruePath Income Fixed Index Annuity

with a 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 w/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[2]	**57%**	**65%**
Franklin SG Select Index	1-year Point-to-point with Participation Rate, Boost and Knockout[3]	PR: **107%**	PR: **122%**
		Boost: **2.00%**	Boost: **2.00%**
1-year Fixed Rate	1-Year Term	**2.85%**	**3.10%**

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

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

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

Precision Portfolios

In addition to the 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, as well as an allocation to the fixed account.[4]

Precision Core

Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	**20%**
S&P 500® 1-year Performance Trigger	**10%**
S&P 500® Dynamic Intraday TCA Index	**10%**
Nasdaq-100 Intraday Elite 15%™ Index	**10%**
Goldman Sachs Canopy Index	**15%**
First Trust Capital Strength® Barclays 10% Index	**10%**
Franklin SG Select Index	**10%**
Fixed Account	**15%**

Precision Edge

Index Strategy	Allocation
S&P 500® 1-year Point-to-Point with Cap	**25%**
S&P 500® 1-year Performance Trigger	**5%**
S&P 500® Dynamic Intraday TCA Index	**10%**
Nasdaq-100 Intraday Elite 15%™ Index	**10%**
Goldman Sachs Canopy Index	**15%**
First Trust Capital Strength® Barclays 10% Index	**15%**
Franklin SG Select Index	**15%**
Fixed Account	**5%**

What are the differences between the two Portfolios?

You have the flexibility to choose a Precision Portfolio based on which one more closely matches your investment goals. Here is what makes them unique:

- **Precision Core** focuses on foundational growth with a higher allocation to the fixed account.
- **Precision Edge** focuses on momentum and growth with a balanced multi-index allocation.

[4] 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.