










**RASBERRY AGENCY, LTD. (800) 532-6715**

Linda Youngblood, Annuity Brokerage Consultant

7 Year Surrender	 DELAWARE LIFE®	 DELAWARE LIFE®	 Fidelity & Guaranty Life <sup>SM</sup>	 Lincoln Financial Group®
Product	Retirement Stages 7 7/10/2017	Assured Income 7 7/10/2017	Prosperity Elite 7 8/1/2017	Opti-Choice 7 8/1/2017
Bonus	N/A		4% FPDA	N/A
Minimum Premium	\$10,000	\$25,000	\$10,000 (\$2,000 each Strategy)	\$10,000
Issue Age	18-80	50-80	0-85 NQ, 18-85 Q	0-85
Minimum Guarantee		1% on 87.5%	Floating Minimum	100% @ 1.00%
Index Methods	87.5% @ 1.0% <b>CROCI Sectors III 5.5% Volatility</b> Ann P-t-P spread: 1.50%  <b>Momentum Asset Allocator 5.5% vol.</b> 1 Yr P-t-P Par:75% 2 Year P-t-P PAR: 100% <b>S&amp;P</b> AR P-t-P Cap: 5.60% 1 year Perf. Trigger: 3.75%  Fixed : 2.00%	<b>1 Year P-t-P Cap: 4.50%</b> 1 Year Performance Trigger: 3.75% <b>Fixed Rate: 1.75%</b> 1 Yr P-t-P Par: 40%  Bailout: 3.25%	<b>1 Yr mth P-t-P Cap: 1.50%</b> S&P Monthly Avg: 3.75% S&P 1 yr P-t-P Cap: 3.25% Index Gain w/declared rate: 3.00% Fixed: 1.00% Gold 1 Year P-t-P: 3.75%	<b>&lt; \$100,000</b> Perf. Triggered: 2.75% Monthly Cap: 1.35% Monthly Avg. Spread: 2.80% Fixed Rate: 1.65%  <b>&gt; \$100,000</b> Perf. Triggered: 3.00% Monthly Cap: 1.50% Monthly Avg. Spread: 2.45% Fixed Rate: 1.80%
Surrender Charges	7, 6, 5, 4, 3, 2, 1,	7, 6, 5, 4, 3, 2, 1	10,9,8,7,6,5,4,0	9,8,7,6,5,4,3
Liquidity	10% After 1 year	10% + vested bonus after 1 year	10% After 1 year	10% immediately
Waivers/Riders	Confinement Terminal Illness	Terminal Illness Nursing Home	Nursing Home, Unemployment Terminal Illness Home Health Care	Terminal Illness effective year 2 Nursing Home effective year 2
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features	Return of Premium: 40bpts Bail out cap is 3.60%	Income Rider - 9% Simple Cost: .90bpts	Income rider available <b>BAIL OUT FEATURE</b>	Add'l Premium \$50 minimum
	Income Rider - Stacked .95bpts 4% roll up for 15 years	<b>Fee Refund Feature</b> <b>Bail Out Endorsement</b>	Premium and Enhanced Riders Available No chargeback at Death	Rate Lock 60 days Annuitization after 5 years for 5

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<b>7 - Year</b>			<b>Legacy</b>	
<b>Product</b>	<b>Indextra</b> 7/15/2017	<b>Performance Elite 7 Plus</b> 7/22/2017	<b>LibertyMark7 Plus</b> 12/8/2016	<b>Voya Quest 7</b> 6/1/2017
<b>Bonus</b>	N/A	5%	5% Persistency	FPDA
<b>Minimum Premium</b>	15,000	May vary by state	\$10,000	\$15,000
<b>Issue Age</b>	18-85	0-83	0-85	0-80
<b>Minimum Guarantee</b>	90% @ 1.0%		1% on 100% premium	7.5% @ 1.0%
<b>Index Methods</b>	GS Momentum Builder 3 yr: 100% Par GS 2-year Momentum Bld: 80% Par GS 1 year P-t-P Momentum Bld: 60% Par <b>1 year P-t-P Cap: 4.0%</b>  Fixed: 1.80%	BNP 2 Year No cap P-t-P Par: 110% Moringstart 2 year no cap Par: 90% S&P 500 2-year no cap p-t-p spread: 3.05% <b>1 year no cap P-t-P par: 45%</b> <b>1 year P-t-P Cap: 4.25%</b> 1 year Monthly Cap: 1.75%  Fixed account: 1.55%	1 yr P-t-P w/Cap: 4.50% 1 yr Mthly P-t-P w/Cap: 2.15% 1 Yr Gold P-t-P w/cap: 5.10% 1 Yr P-t-P Inversion cap: 6.55% 1 Yr. Dow Real Estate Mth Avg: 59% 2-Yr P-t-P w/Par: 60% <b>2-Y Risk Control w/Par: 81%</b> Fixed Acct: 1.95%	<b>\$75,000 +</b> Mthly Cap : 1.60% P-t-P Volatility Control 2.25% Spread Monthly Cap Index: 1.60% P-T-P Cap 3.50% Fixed: 1.75% Mthly Average Spread: 1.95% P-t-P Par: 35% <b>\$15,000 - \$74,999</b> Mthly Cap : 1.20% P-t-P Volatility Control 3.0% Spread Monthly Cap Index: 1.20% P-T-P Cap 3.00% Fixed: 1.75% Mthly Average Spread: 2.75% P-t-P Par: 30%
<b>Surrender Charges</b>	9,8,5,8,7,6,5,4,0	9, 8.8, 7.9, 6.9, 5.9, 5.0, 4.0, 0	9, 8.5,8, 7, 6, 5, 4, 0	10% After 1 year
<b>Liquidity</b>	10% immediately	10% immediately	10% after 1 year	10% After 1 year
<b>Waivers/Riders</b>	Nursing Home Terminal Illness GLWB .90% cahrge	Nursing Home Terminal Illness	Nursing Home	Nursing Home Terminal Illness
<b>Death Benefit</b>	Account Value	Account Value	Acct value	Account Value
<b>Other Features</b>	Minimum Account Value 1.07%	20% liquidity ROP after 4 years Enhanced Annuization Cost .95%	NO MVA <b>Heiritage Death Benefit Maximizer:</b> Cost: .30 bpts. Max. Age: 75	Income Protector - Age 50 Cost .85bpts