

Fixed Index Annuity Interest Rates

Issued by Delaware Life Insurance Company, P.O. Box 758581, Topeka KS 66675-8581

► **Current as of 7/10/2017**

Retirement Stages 7[®] Fixed Index Annuity¹

7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	1.50%
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	75%
	2-Year Point-to-Point w/Participation	100%
S&P 500 [®]	1-Year Point-to-Point w/Cap	5.60%
	1-Year Performance Trigger	3.75%
	1-Year Point-to-Point w/Participation	45%
Fixed Rate	1-Year Term	2.00%

¹ Current Bailout Cap Rate for Retirement Stages 7[®] is 3.60%

Retirement Chapters 10[®] Fixed Index Annuity

10-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Part/Spread/Rate
CROCI Sectors III USD 5.5% Volatility Control Index	1-Year Point-to-Point w/Spread	2.60%
Momentum Asset Allocator 5.5% Volatility Control Index	1-Year Point-to-Point w/Participation	70%
	2-Year Point-to-Point w/Participation	90%
S&P 500 [®]	1-Year Point-to-Point w/Cap	4.00%
	1-Year Point-to-Point w/Participation	35%
Fixed Rate	1-Year Term	1.75%

Assured Income 7SM Fixed Index Annuity²

7-Year Surrender Charge Schedule

Index	Term/Index Strategy	Cap/Rate
S&P 500 [®]	1-Year Point-to-Point w/Cap	4.50%
	1-Year Performance Trigger	3.75%
	1-Year Point-to-Point w/Participation	40%
Fixed Rate	1-Year Term	1.75%

² Current Bailout Cap Rate for Assured Income 7SM is 3.25%

Financial strength ratings as of 7/10/2017

Issuing Company*	A.M. Best	Standard & Poor's
Delaware Life Insurance Company	A- (Excellent) ¹	BBB+ (Stable) ²

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features vary by state. Surrender value will not be less than the minimum value required by your state. Retirement Stages 7[®], Retirement Chapters 10[®] and Assured Income 7SM have age eligibility requirements, minimum premium amounts, systematic withdrawal limits, and qualifying requirements for waiver of withdrawal and surrender charges. For more details, including limitations and exclusions, ask your financial professional or refer to the Retirement Stages 7[®], Retirement Chapters 10[®] and Assured Income 7SM product brochures.

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Obligations to make payments under the Product are solely the obligation of Delaware Life Insurance Company and are not the responsibility of DB AG. The selection of one or more of the Deutsche Bank Indices as a crediting option under the Product does not obligate Delaware Life Insurance Company or DB AG to invest annuity payments in the components of any of the Deutsche Bank Indices.

The Momentum Asset Allocator 5.5% Volatility Control Index is calculated on an excess return basis reflecting the weighted performance of the Index constituents in excess of the performance of the Deutsche Bank Momentum Money Market Index. In addition, the Index also reflects the daily deduction of a 0.25% per annum fee.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

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* Delaware Life Insurance Company is authorized to transact business in all states except New York, as well as in the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, and is a member of the Delaware Life group of companies.

¹ A.M. Best A- (Excellent) is 4th out of 13 possible ratings.

² Standard & Poor's BBB+ (Stable) is 8th out of 21 possible ratings.

For use with Delaware Life Insurance Company policy forms ICC14-DLIC-FIA-10 and DLIC-FIA10, or ICC15-DLIC-FIA-07 and DLIC-FIA-7 and state specific variations where applicable.

NOT FDIC/NCUA INSURED	MAY LOSE VALUE	NO BANK/CREDIT UNION GUARANTEE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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Product Update Guidelines

Effective July 10, 2017

Retirement Chapters 10®, Retirement Stages 7® and Assured Income 7SM Fixed Index Annuities

Fixed Index Annuities (FIA) Enhancements

We are pleased to announce these enhancements to Delaware Life FIAs, effective July 10, 2017:

- New **S&P 500® 1-Year Point-to-Point with Participation Rate** index strategy, available with Retirement Chapters 10®, Retirement Stages 7® and Assured Income 7SM
- Enhanced Lifetime Payment Factors for Assured Income 7SM

Retirement Chapters 10® Application Transition and Renewal Guidelines

S&P 500® 1-Year Point-to-Point with Participation Rate index strategy replaces the two monthly options: S&P 500® 1-Year Monthly Point-to-Point with Cap and S&P 500® 1-Year Monthly Point-to-Point with Participation Rate.

NOTE: The monthly options will no longer be available at renewal. Contracts that are currently allocated to a monthly option will default into the Fixed Account unless a new index is selected.

Electronic Applications for Retirement Chapters 10®

Please note: The electronic application signature date is the submit date.

- Electronic applications submitted prior to July 10, 2017 with the monthly option(s) elected will be allocated into them.
- Electronic applications submitted on or after July 10, 2017 with the monthly option(s) elected will be considered NIGO.

Paper Applications for Retirement Chapters 10®

Paper applications with a signature date prior to July 10, 2017 with the monthly option(s) elected will be allocated into them, as long as the application is received by August 8, 2017 and funds are received by September 8, 2017.

Retirement Chapters® 10 Application Transition

Application	Sign/Submit Date	Application Received by:	Funded by:
Original Retirement Chapters 10® Application with S&P 500® monthly option(s) selected	On or Before: 7/9/2017	8/8/2017	9/8/2017
	On or After: 7/10/2017	This application is NIGO and will require submitting a new application	

Retirement Stages 7®

Beginning July 10th, **S&P 500® 1-Year Point-to-Point with Participation Rate** will be available on Retirement Stages 7® applications as an additional index strategy. An application signed prior to July 10th will not have the opportunity to select the new strategy until renewal.

Assured Income 7SM

Beginning July 10th, Assured Income 7SM Lifetime Payment Factors are increasing by 0.25% for both Single-Life Income and Joint-Life Income. In addition, **S&P 500® 1-Year Point-to-Point with Participation Rate** will be available on Assured Income 7SM applications as an additional index strategy. An application signed prior to July 10th will not have the opportunity to select the new index strategy until renewal, and it will not receive the enhanced Lifetime Payment Factors.

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