



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



## Fixed Annuity Interest Rates

Current as of 6/1/2015

### Retirement Chapters 10<sup>SM</sup> Fixed Indexed Annuity

10 Year Surrender Schedule

Index	Term / Index Strategy	Cap/Part/Spread
CROCI Sectors III USD 5.5% Volatility Control Index	Annual Point to Point w/Spread	2.90%
Momentum Asset Allocator 5.5% Volatility Control Index	Annual Point to Point w/Participation	70%
	2 year Point to Point w/Participation	100%
S&P	Annual Point to Point w/Cap	3.40%
	Annual Monthly Point to Point w/Cap	1.65%
	Annual Monthly Averaging w/Participation	55%
Fixed Rate	Annual	1.9%

### Pinnacle MYGA<sup>SM</sup> Multi-Year Guarantee Annuity

Guarantee Period	Rate
3	1.60%
5	2.40%
7	2.95%
10	3.25%

#### Financial strength ratings as of November 21, 2014

Issuing Company*	A.M. Best	Standard & Poor's	Moody's
Delaware Life Insurance Company	A- (Excellent)	BBB (Good)	Baa2

Annuities are long-term financial vehicles designed for retirement purposes. These policies may not be available in all states, and product features may vary by state. Surrender value will not be less than the minimum value required by your state. The Pinnacle MYGA<sup>SM</sup> and Retirement Chapters 10<sup>SM</sup> 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 Pinnacle MYGA<sup>SM</sup> and Retirement Chapters 10<sup>SM</sup> product brochures.

**Delaware Life** | [www.delawarelife.com](http://www.delawarelife.com)

\*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. Delaware Life Insurance Company is a member of the Delaware Life group of companies.

For use with Delaware Life Insurance Company policy forms ICC14-DLIC-MYGA-01A, ICC15-DLIC-FIA-APP-01 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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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.