



# Changes to Delaware Life FIAs



We are making adjustments on September 1, 2020 to two Delaware Life Insurance Company (“Delaware Life”) fixed index annuities (FIAs).

As a result of the ongoing COVID-19 pandemic, U.S. interest rates remain at historically low levels. This environment affects our cost of doing business and impacts the product features we can offer your clients.

## Target Income 10<sup>®</sup> changes

- **Guaranteed lifetime withdrawal benefit bonus**—The GLWB bonus added to the benefit base on first-year premiums will decline from 10% to 5%.
- **Benefit base roll-up**—The annual bonus added to the GLWB benefit base for the first 10 years will decline from 9% to 7%.
- **Index option change**—The Morgan Stanley Global Opportunities Index 5-year point-to-point with participation rate crediting method will no longer be available. The Index will continue to be offered with a 1-year point-to-point with participation rate option.

## New index option

Both **Target Growth 10<sup>SM</sup>** and **Target Income 10<sup>®</sup>** will add the **RBA Select Equity Yield CIBC 5% Index** as an option, giving your clients more diverse choices to earn interest. This index seeks to enhance returns through a targeted set of reliable and sustainable dividend-paying equities. More information on the index will be available soon.

## Transition rules

Target Income 10<sup>®</sup> transition rules can be found [here](#).

## Product training

You can find training for Target Growth 10<sup>SM</sup> (code **DLICTG10**), Target Income 10<sup>®</sup> (code **DLICTI10**), and other Delaware Life training here: [RegEd Training Site](#)

## Sales resume in Idaho

Sales of both FIAs in Idaho, which were temporarily suspended in July 2020, will resume on September 1.

## For more information

Your business is important to us and we remain committed to offering a competitive suite of solutions for you and your clients who need retirement income planning strategies.

**If you have questions about these updates or any Delaware Life products, please contact your IMO or [IMOSupport@DLMarketing.com](mailto:IMOSupport@DLMarketing.com).**

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Waltham, MA). Policies and contracts are issued by Delaware Life Insurance Company.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

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