



Introducing the First Trust Capital Strength® Barclays 5% Index



For Retirement Stages 7®, Retirement Chapters 10®, and Target Income 10® fixed index annuities.

- Creates a **diversified portfolio** (combines U.S. stocks selected using a capital strength methodology with a portfolio of four Barclays U.S. Treasury futures indexes)
- Seeks to **enhance return and manage risk exposure** (adjusts portfolio's asset allocation monthly using modern portfolio theory techniques)

First Trust Capital Strength® Barclays 5% Index

The First Trust Capital Strength® Barclays 5% Index is one option you may select as a Delaware Life annuity indexed to the investment return of your Delaware Life fixed index annuity (FIA).

Key Features:

- Diversified portfolio consisting of U.S. stocks and U.S. Treasury futures indexes
- Monthly compounding with a 5% floor
- No load

Investment Objective: To provide a diversified portfolio of U.S. stocks and U.S. Treasury futures indexes, with a 5% floor, to help you meet your long-term investment goals.

[Read the Index profile for additional details](#)

Fixed and Fixed Index Annuity Rates

As of 01/01/2025

Rate	Fixed Annuity Rate	Fixed Index Annuity Rate
10%	4.75%	4.75%
15%	4.75%	4.75%
20%	4.75%	4.75%
25%	4.75%	4.75%
30%	4.75%	4.75%

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[Check out our current rates](#)

Effective immediately, Delaware Life fixed index annuities will no longer offer the Deutsche Bank's CROCI Sectors III USD 5.5% Volatility Control Index for new sales. [View transition rules.](#)

Please contact your IMO to find out more.

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.

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In certain market scenarios, such as a rising equity market when volatility is high or increasing, reductions in positive performance of a volatility controlled Index could result in less interest being credited to an Index Account than if the volatility controlled Index did not use a volatility control strategy that can limit positive performance. Conversely, in a declining equity market, when volatility is high or increasing, reductions in negative performance of the volatility-controlled Index could result in more interest being credited to an Index Account than if the volatility-controlled Index did not use a volatility control strategy. However, in such a declining market, the benefit from the volatility control strategy would be limited by the floor to the Contract. In general, we incur less expense for the hedging transactions we use to mitigate our risk in providing Contract guarantees to you for a volatility-controlled Index than for other Indexes in the Contract.

Barclays and First Trust

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- oversight of any third-party index calculation agent;
- acting as approvals body for index lifecycle events (index launch, change and retirement);
- and resolving unforeseen index calculation issues where discretion or interpretation may be required (for example: upon the occurrence of market disruption events).

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- These purchases or sales may affect the prices of the index constituents which could in turn affect the level of that index.

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Delaware Life Insurance Company
Sales: 844.DEL.SALE (844.335.7253)
Customer Service: 877.253.2323

Mailing Address: 1601 Trapelo Road, Waltham, MA 02451