



# Income You Can Depend On — For Plan A or Plan B

You need a dependable retirement income stream to live your vision of the well-earned next phase of life. Target Income 10<sup>®</sup> fixed index annuity offers an optional rider for guaranteed income for life.

Want the confidence that comes with knowing you won't outlive your income when you retire? The optional lifetime withdrawal benefit rider guarantees that you (or you and your spouse) will get retirement income payments for life, even if the annuity account cash value drops to zero.

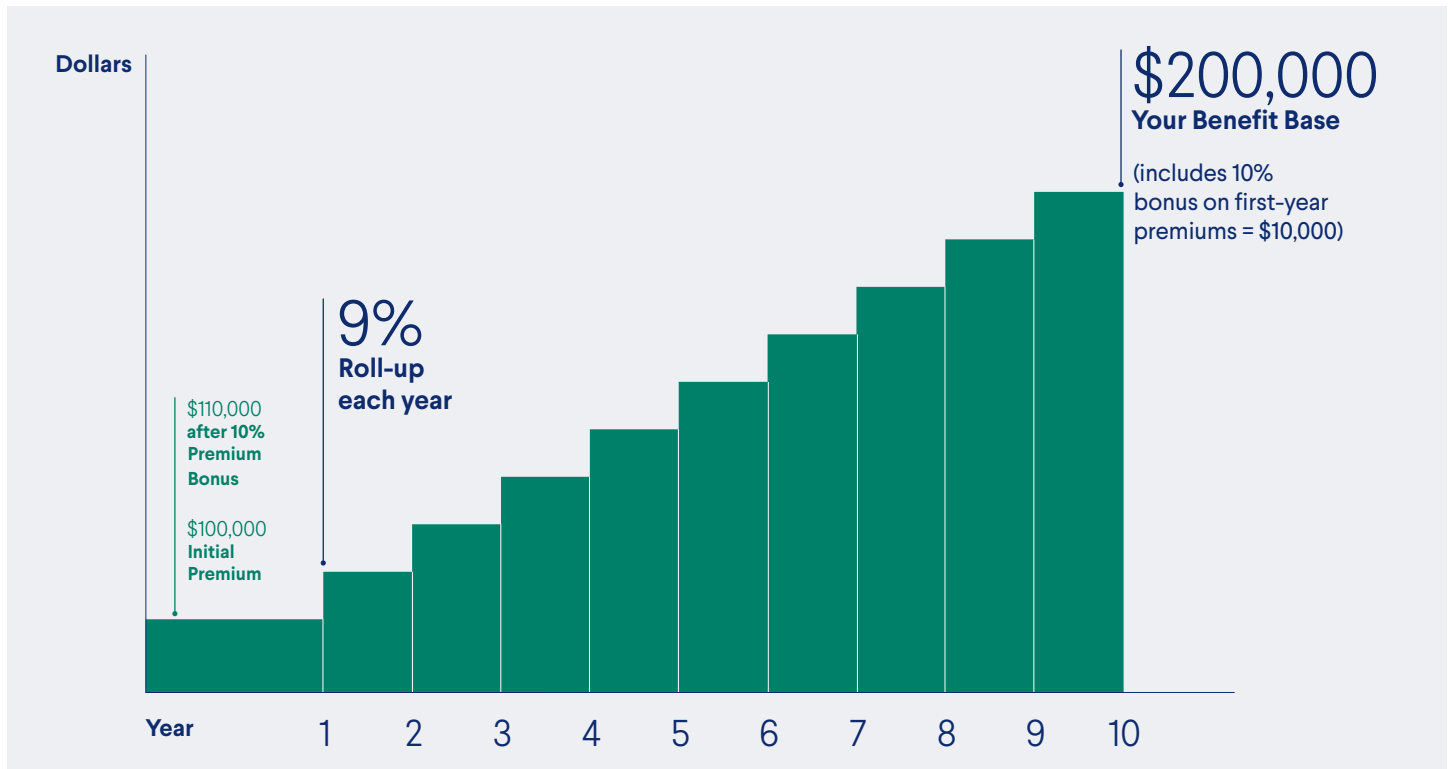
The optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, available for an additional fee, accelerates the growth of your income benefits with:

- A 10% bonus paid in year one
- 9% interest added every year for the first 10 years
- Income payments that increase with your age
- Guaranteed income for life, even if your account value drops to zero



# How the GLWB Rider Can Increase the Value of Your Annuity Payments

## A 9% Simple Interest Roll-up Helps Your Future Income Grow



The hypothetical chart above shows how the benefit base can grow under varying market/index conditions with the purchase of the optional guaranteed minimum lifetime withdrawal benefit rider. The interest credit will be subject to caps, spreads and/or participation rates.

The optional rider provides a benefit base increase and guaranteed lifetime income so you're ready for the retirement Plan A you're looking forward to. But rest assured, Target Income 10<sup>®</sup> also delivers competitive income across a broad range of ages. So should you need to take income at any time during years two to nine to adapt to a Plan B, you won't derail your retirement plans.

Ask your financial professional about Target Income 10<sup>®</sup> to learn more.

[delawarelife.com](http://delawarelife.com)

The optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider is available at additional cost. The benefit base is not a cash or surrender value or death benefit and is not available as a lump sum.

The taxable portion of any withdrawal is taxed as ordinary income, and you may have to pay a 10% federal tax penalty if you are younger than age 59½.

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