



# Agency and Agent Agreement

Unless otherwise stated herein, this Compensation Schedule is effective September 15, 2025.

## Pinnacle Plus<sup>SM</sup> Multi-Year Guaranteed Fixed Annuity

Interest Rate Period	Age	Commission Rate	Renewal Commission Rate
3 yr	0-80	2.00%	1.00%
	81-85	1.00%	0.50%
	86-90	N/A	0.50%

Interest Rate Period	Age	Commission Rate	Renewal Commission Rate
5 yr	0-80	2.50%	1.25%
	81-85	1.25%	0.63%
	86-90	N/A	0.63%
7 yr	0-80	2.50%	1.25%
	81-85	1.25%	0.63%
	86-90	N/A	0.63%

Interest Rate Period	Age	Commission Rate	Renewal Commission Rate
10 yr	0-80	3.00%	1.50%
	81-85	1.50%	0.75%
	86-90	N/A	0.75%

# Agency and Agent Agreement

Unless otherwise stated herein, this Compensation Schedule is effective September 15, 2025.

## Retirement Stages Select<sup>SM</sup> Fixed Index Annuity

### Option 1 – Up-Front Commissions

Interest Rate Period	Contract Years	1	2	3	4	5	6+
	Ages	Up-Front					
5 yr	0-74	3.75%	2.50%	1.25%	0.00%	0.00%	
	75-79	2.80%	1.88%	0.94%	0.00%	0.00%	
	80+	1.90%	1.25%	0.63%	0.00%	0.00%	
7 yr	0-74	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%
	75-79	3.75%	3.00%	2.25%	1.50%	0.75%	0.00%
	80+	2.50%	2.00%	1.50%	1.00%	0.50%	0.00%

### Option 2 – Trail B Commissions

Interest Rate Period	Contract Years	1	2	3	4	5	6+	All
	Ages	Up-Front						Annual Trail
5 yr	0-74	2.50%	1.65%	0.85%	0.00%	0.00%		0.40%
	75-79	1.90%	1.24%	0.64%	0.00%	0.00%		0.40%
	80+	1.25%	0.83%	0.43%	0.00%	0.00%		0.40%
7 yr	0-74	3.50%	2.80%	2.10%	1.40%	0.70%	0.00%	0.50%
	75-79	2.63%	2.10%	1.58%	1.05%	0.53%	0.00%	0.50%
	80+	1.75%	1.40%	1.05%	0.70%	0.35%	0.00%	0.50%

### Option 3 – Trail C Commissions

Interest Rate Period	Contract Years	1	2	3	4	5	6+	All
	Ages	Up-Front						Annual Trail
5 yr	0-74	1.75%	1.15%	0.60%	0.00%	0.00%		0.50%
	75-79	1.30%	0.86%	0.45%	0.00%	0.00%		0.50%
	80+	0.90%	0.58%	0.30%	0.00%	0.00%		0.50%
7 yr	0-74	1.00%	0.80%	0.60%	0.40%	0.20%	0.00%	1.00%
	75-79	0.75%	0.60%	0.45%	0.30%	0.15%	0.00%	1.00%
	80+	0.50%	0.40%	0.30%	0.20%	0.10%	0.00%	1.00%

Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group 1001. [www.delawarelife.com](http://www.delawarelife.com)

© 2025 Delaware Life Insurance Company. All rights reserved.

# Agency and Agent Agreement

Unless otherwise stated herein, this Compensation Schedule is effective September 15, 2025.

## Target Growth 10<sup>®</sup> Fixed Index Annuity

### Option 1 – Up-Front Commissions

Contract Years	1	2	3	4	5	6	7	8	9+
<b>Ages</b>	<b>Up-Front</b>								
0-74	7.00%	6.15%	5.25%	4.40%	3.50%	2.65%	1.75%	0.90%	0.00%
75-79	5.25%	4.60%	3.95%	3.30%	2.65%	2.00%	1.30%	0.70%	0.00%
80+	3.50%	3.10%	2.65%	2.20%	1.75%	1.35%	0.90%	0.45%	0.00%

### Option 2 – Trail B Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	5.50%	4.80%	4.15%	3.45%	2.75%	2.05%	1.40%	0.70%	0.00%	0.25%
75-79	4.15%	3.60%	3.10%	2.60%	2.05%	1.55%	1.05%	0.55%	0.00%	0.25%
80+	2.75%	2.40%	2.10%	1.75%	1.40%	1.05%	0.70%	0.35%	0.00%	0.25%

### Option 3 – Trail C Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	4.00%	3.50%	3.00%	2.50%	2.00%	1.50%	1.00%	0.50%	0.00%	0.50%
75-79	3.00%	2.65%	2.25%	1.90%	1.50%	1.15%	0.75%	0.40%	0.00%	0.50%
80+	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.50%

### Option 4 – Trail D Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	1.00%	0.90%	0.75%	0.65%	0.50%	0.40%	0.25%	0.15%	0.00%	1.00%
75-79	0.75%	0.70%	0.55%	0.50%	0.40%	0.30%	0.20%	0.10%	0.00%	1.00%
80+	0.50%	0.45%	0.40%	0.35%	0.25%	0.20%	0.15%	0.10%	0.00%	1.00%

\*One fourth of the annual trail commission is multiplied by the account value on the last day of the contract quarter, net of premiums received within the last 15 months, and paid quarterly beginning at the end of the fifth contract quarter.

Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group 1001. [www.delawarelife.com](http://www.delawarelife.com)

© 2025 Delaware Life Insurance Company. All rights reserved.

# Agency and Agent Agreement

Unless otherwise stated herein, this Compensation Schedule is effective September 15, 2025.

## PrimeStart 10<sup>SM</sup> Fixed Index Annuity

### Option 1 – Up-Front Commissions

Contract Years	1	2	3	4	5	6	7	8	9+
<b>Ages</b>	<b>Up-Front</b>								
0-74	7.00%	6.15%	5.25%	4.40%	3.50%	2.65%	1.75%	0.90%	0.00%
75-79	4.25%	4.25%	3.95%	3.30%	2.65%	2.00%	1.30%	0.70%	0.00%
80+	2.75%	2.75%	2.65%	2.20%	1.75%	1.35%	0.90%	0.45%	0.00%

### Option 2 – Trail B Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	5.50%	4.80%	4.15%	3.45%	2.75%	2.05%	1.40%	0.70%	0.00%	0.25%
75-79	3.40%	3.40%	3.10%	2.60%	2.05%	1.55%	1.05%	0.55%	0.00%	0.25%
80+	2.25%	2.25%	2.10%	1.75%	1.40%	1.05%	0.70%	0.35%	0.00%	0.25%

### Option 3 – Trail C Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	4.00%	3.50%	3.00%	2.50%	2.00%	1.50%	1.00%	0.50%	0.00%	0.50%
75-79	2.50%	2.50%	2.25%	1.90%	1.50%	1.15%	0.75%	0.40%	0.00%	0.50%
80+	1.75%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.50%

### Option 4 – Trail D Commissions

Contract Years	1	2	3	4	5	6	7	8	9+	All
<b>Ages</b>	<b>Up-Front</b>									<b>Annual Trail*</b>
0-74	1.00%	0.90%	0.75%	0.65%	0.50%	0.40%	0.25%	0.15%	0.00%	1.00%
75-79	0.50%	0.50%	0.50%	0.50%	0.40%	0.30%	0.20%	0.10%	0.00%	1.00%
80+	0.40%	0.40%	0.40%	0.35%	0.25%	0.20%	0.15%	0.10%	0.00%	1.00%

\*One fourth of the annual trail commission is multiplied by the account value on the last day of the contract quarter, net of premiums received within the last 15 months, and paid quarterly beginning at the end of the fifth contract quarter.

Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group 1001. [www.delawarelife.com](http://www.delawarelife.com)

© 2025 Delaware Life Insurance Company. All rights reserved.

# Agency and Agent Agreement

Unless otherwise stated herein, this Compensation Schedule is effective September 15, 2025.

## TruePath Income 10™

### Option 1 – Up-Front Commissions

Ages	Contract Year 1
0-74	7.00%
75-79	5.25%
80+	2.00%

### Option 2 – Trail B Commissions

Ages	Contract Year 1	Annual Trail*
0-74	5.50%	0.25%
75-79	4.15%	0.25%
80+	1.00%	0.25%

### Option 3 – Trail C Commissions

Ages	Contract Year 1	Annual Trail*
0-74	4.25%	0.45%
75-79	3.20%	0.45%
80+	0.75%	0.45%

### Option 4 – Trail D Commissions

Ages	Contract Year 1	Annual Trail*
0-74	2.00%	0.75%
75-79	1.50%	0.75%
80+	0.50%	0.75%

\*One fourth of the annual trail commission is multiplied by the account value on the last day of the contract quarter and paid quarterly beginning at the end of the fifth contract quarter.

## General Agent Agreement

This Compensation Schedule is attached to and made part of the General Agent Agreement between General Agent, Delaware Life Marketing, LLC (the "Master Agency") and the Company. This schedule shall remain in effect subject to the terms of the General Agent Agreement, until such time as the Master Agency notifies General Agent that a new Compensation Schedule shall take effect.

The compensation provided by this Compensation Schedule will be paid by the Master Agency only so long as General Agent is "general agent of record" for a contract covered by this Compensation Schedule (a "Contract"). If an agent of the General Agent solicited the application, General Agent will be deemed to be recognized as the "general agent of record" for the Contract unless and until the Contract's owner designates someone else and the Master Agency approves such designation.

## Compensation Chargebacks

### *Pinnacle Plus<sup>SM</sup>*

In the event any Contract is partially or totally surrendered within the first twelve (12) months of any interest rate period, there will be a chargeback of 100% of the compensation attributable to the amount surrendered. In the event of death of any Contract owner within the first twelve (12) months of any interest rate period, there will be a chargeback of 100% of the compensation.

### *Retirement Stages Select<sup>SM</sup> 5 & 7, TruePath Income 10<sup>TM</sup>, Target Growth 10<sup>®</sup> and PrimeStart 10<sup>SM</sup>*

In the event any Contract is partially or totally surrendered within the first twelve (12) months of the Contract, there will be a chargeback of 100% of the compensation attributable to the amount surrendered. In the event of death of any Contract owner within the first twelve (12) months of the Contract, there will be a chargeback of 100% of the compensation.

On additional premiums paid after the first twelve (12) months of the Contract, there will be a chargeback of 100% of all premium based commissions paid within 12 months of surrender.

## Refund of Premiums or Purchase Payments

Should any premium under any Contract be refunded for any reason, Payee shall repay or return any commissions received with respect to such premium to the Master Agency.

## Internal Replacements

Contracts issued by the Company as a result of an internal replacement originating from an existing Contract will be subject to a reduced commission rate set by the Master Agency. The concurrent termination of one Contract and issue of another insurance contract will be treated as a replacement and no commission will be paid in connection with the new insurance contract. Similarly, any amount paid to a Contract owner and subsequently returned for application to a newly issued Contract will be treated as if it was transferred directly and no compensation will be paid in connection with the new insurance contract.

## Miscellaneous

No compensation will be paid on any premium that represents, in whole or in part, the surrender or loan proceeds of any life insurance policy, annuity contract, or premium fund deposit agreement issued by the Company or any affiliated company.

A compensation reduction may apply for any Contract(s) issued on the same client for which the total premium in aggregate exceeds \$1,000,000.

If any chargeback amount exceeds compensation otherwise due, General Agent shall promptly pay back the amount of the excess following a written demand by the Master Agency. The Master Agency reserves the right to offset any indebtedness, including commission chargebacks, against any other compensation or payments otherwise due General Agent.

This Compensation Schedule applies to all Contracts: (1) that are issued after the effective date stated on this page; and (b) for which General Agent is the "general agent of record." This Compensation Schedule also applies to Contracts for which another general agent is the original "general agent of record" from the date when General Agent becomes "general agent of record," provided that the premiums under such Contracts have always been subject to the same compensation option that applies under this Compensation Schedule.

If the General Agency Agreement to which this Compensation Schedule applies terminates, no further compensation of any kind will be made to General Agent.

The Master Agency reserves the right to change or replace this Compensation Schedule by giving at least ten (10) days prior written notice via electronic mail or U.S. mail to General Agent or by posting to the Master Agency website. Any such change or replacement will apply to (1) Contracts issued pursuant to applications signed and received by the Company in a form acceptable to the Company on or after the stated effective date of such change or replacement, and (2) all premiums received on or after the stated effective date.

<sup>1</sup> Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands and is a member of Group 1001. [www.delawarelife.com](http://www.delawarelife.com)