

How Carol gave her future a jump start with \$10,000 & a SILAC Fixed Indexed Annuity



Age: 30 Initial Deposit: \$10,000 Product: SILAC Denali™ 14

Goal: Principal-protected, diversified accumulation with flexibility as her retirement needs change



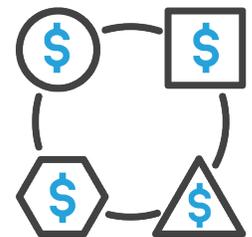
Carol is interested in growing her money in a diversified way; so she chose to allocate across all three of our indexes.



She let her policy grow! When Carol retired at age 65, her account value **had grown to over \$100,000!**



After Carol retired, she decided to activate lifetime withdrawals. Based on her non-guaranteed accumulation performance, **she will receive over 70% of her initial premium each year for the rest of her life!**



If her retirement needs change, the flexibility of Denali 14 will allow her to have protection in case she gets sick, as well as for her beneficiaries.

Stated interest credits and values are not to be construed as guarantees or estimates of amounts paid in the future. Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. Your Premium is never directly invested in the external index that is part of the crediting strategies you choose.

SILAC FIAs are products of the insurance industry and are not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge period. Restrictions apply. May only be offered by a licensed insurance agent.

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