

# WHATEVER YOUR NEST EGG, VEGA will GUIDE YOU THERE.

## RICHARD: AGE 50

### *Richard's Nest Egg:*

Maintain an Active Lifestyle  
despite inflation concerns

### HOW VEGA GETS HIM THERE: INCREASING LIFETIME WITHDRAWALS



Richard is 50 years old and would like to retire at age 60.

**He would like to accumulate retirement benefits for the next ten years, and then have an income stream that can't be outlived to keep up with inflation and his active lifestyle.**

Richard's financial professional recommended that he elect **Increasing Lifetime Withdrawals** from his SILAC Vega Fixed Index Annuity after ten years. Increasing Lifetime Withdrawals will increase with each future interest credit, providing some inflation protection. Richard can also allocate to the fixed account, providing guaranteed lifetime withdrawal increases. If Richard cannot do two Activities of Daily Living in the future, then Richard can use Wellness Withdrawals to provide more income during a time of need.

#### **OFFERING:**

- » **A LIFETIME GUARANTEE**
- » **COVERAGE AVAILABLE FOR YOU  
& YOUR SPOUSE**
- » **PROTECTION WHEN YOU NEED IT MOST**

Richard's beneficiaries have wealth transfer choices when their loved one passes away. They can choose to receive the remaining account value as a lump sum or the remaining Benefit Value paid out over five years.

**VEGA IS ABLE TO PROVIDE UNIQUE SOLUTIONS TAILORED TO RICHARD.**

Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge period. Please refer to product brochure for all information regarding SILAC Vega enhanced withdrawal benefits. Product availability may vary by state. This is a product of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed insurance agent. SILAC® is licensed as SILAC Life Insurance Company in the state of California, license #6244-8.

**SIL-VEGA-CS1**



# WHATEVER YOUR NEST EGG, VEGA WILL GUIDE YOU THERE.

## NANCY: AGE 65

### Nancy's Nest Egg:

Steady & Predictable Income  
in addition to her Social Security

### HOW VEGA GETS HER THERE:

## LEVEL LIFETIME WITHDRAWALS



Nancy is 65 years old and is already receiving Social Security; but she would like to supplement it with lifetime withdrawals at age 75 when her medical expenses begin to rise.

**She wants to know the exact lifetime withdrawal amount that she will receive each year.**

Nancy's financial professional recommended that she elect **Level Lifetime Withdrawals** from her Vega fixed index annuity at age 75. Level Lifetime Withdrawals will stay consistent every year and will start a little higher than Increasing Lifetime Withdrawals. If Nancy cannot complete two Activities of Daily Living in the future, then she can use Wellness Withdrawals to provide more income during her time of need.

### OFFERING:

- » A LIFETIME GUARANTEE
- » COVERAGE AVAILABLE FOR YOU & YOUR SPOUSE
- » PROTECTION WHEN YOU NEED IT MOST

Nancy's beneficiaries have wealth transfer choices when their loved one passes away. They can choose to receive the remaining account value as a lump sum or the remaining Benefit Value paid out over five years.

**VEGA IS ABLE TO PROVIDE UNIQUE SOLUTIONS TAILORED TO NANCY.**

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# WHATEVER YOUR NEST EGG, VEGA WILL GUIDE YOU THERE.

## ERICA: AGE 40

### Erica's Nest Egg:

An Income Boost  
during her active retirement years

### HOW VEGA GETS HER THERE: ACCELERATED WITHDRAWALS

Erica is 40 years old and is looking forward to retiring at age 60. She is a planner and has 20 years to grow her nest egg.

**Once she retires, she plans to travel and start some hobbies that she's never had time to do before. Erica already has lifetime income from her employer and does not need a supplemental lifetime income stream, but would like to maintain her current lifestyle.**

Erica's financial professional recommended that she elect **Accelerated Withdrawals** at age 60. Accelerated Withdrawals will provide Erica with the entire Benefit Value paid out over 10 years, giving Erica some additional funds for her active lifestyle. *Accelerated Withdrawals are unique to the Vega FIA Series* and are the first electable income benefit directly tied to your benefit value. That means you can choose to receive your benefit value over a specified period of time, and you don't have to receive payments over a lifetime.

#### **OFFERING:**

- » **COVERAGE FOR A SPECIFIED PERIOD OF TIME**
- » **PROTECTION WHEN YOU NEED IT MOST**

Erica's beneficiaries have wealth transfer choices when their loved one passes away. They can choose to receive the remaining account value as a lump sum or the remaining Benefit Value paid out over five years.

**VEGA IS ABLE TO PROVIDE UNIQUE SOLUTIONS TAILORED TO ERICA.**

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**SIL-VEGA-CS3**