



INSURANCE COMPANY
 PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
 888-352-5178 FAX: 888-352-5126

DENALI Fixed Indexed Annuity with Lifetime Withdrawal Benefit

Product Feature	Denali 7	Denali 7	Denali 7	Denali 10	Denali 10	Denali 10	Denali 14 ³	Denali 14	Denali 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	4.75%	4.25%	3.75%	4.75%	4.50%	4.00%	5.00%	4.75%	4.00%
S&P 500 [®] AP2P Cap	9.25%	8.00%	7.00%	11.25%	9.50%	7.50%	11.50%	11.25%	8.75%
S&P 500 [®] AP2P PR	62%	57%	50%	70%	62%	50%	72%	70%	60%
S&P 500 [®] Duo Swift AP2P PR	80%	70%	62%	90%	80%	67%	90%	90%	75%
S&P 500 [®] Monthly AP2P Cap	3.00%	2.65%	2.25%	3.50%	3.00%	2.50%	3.65%	3.50%	2.75%
S&P 500 [®] Monthly Average PR	110%	100%	90%	125%	112%	95%	130%	125%	105%
Barclays Atlas 5 AP2P PR	212%	192%	167%	245%	215%	180%	247%	242%	205%
Barclays Atlas 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 AP2P Boost ¹	4.50%	3.75%	3.00%	5.50%	4.50%	3.50%	5.50%	5.50%	4.25%
CS RavenPack AP2P PR	225%	205%	180%	260%	227%	192%	262%	260%	217%
CS RavenPack AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CS RavenPack AP2P Boost ¹	4.75%	4.00%	3.25%	5.75%	4.75%	3.75%	5.75%	5.75%	4.50%
Nasdaq Gen 5 AP2P PR	217%	197%	172%	250%	220%	185%	252%	247%	210%
Nasdaq Gen 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Gen 5 AP2P Boost ¹	4.50%	3.75%	3.00%	5.50%	4.50%	3.50%	5.50%	5.50%	4.25%
State Specific	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL ³ , GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

DENALI BONUS Fixed Indexed Annuity with Premium Bonus and Lifetime Withdrawal Benefit

Product Feature	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 14 ³	Denali Bonus 14	Denali Bonus 14
Premium Bonus	0-80: 8%	0-80: 8%	0-80: 8%	0-75: 10% 76-85: 8%	0-80: 8%	0-80: 8%	0-70: 13%	0-70: 13%	0-70: 13%
	81-90: 5.5%	81-90: 5.5%	81-90: 5.5%	0-80: 8% FL 81-85: 6.5% FL	0-75: 10% CO 76-85: 8% CO	81-85: 6.5%	71-80: 8%	71-80: 8%	71-80: 8%
Fixed Rate	3.50%	3.25%	2.75%	4.25%	3.50%	2.75%	4.25%	4.00%	3.50%
S&P 500 [®] AP2P Cap	7.25%	7.25%	5.50%	8.50%	6.75%	5.50%	8.50%	8.25%	7.00%
S&P 500 [®] AP2P PR	50%	50%	40%	57%	47%	40%	57%	57%	50%
S&P 500 [®] Duo Swift AP2P PR	65%	65%	50%	75%	60%	50%	75%	72%	60%
S&P 500 [®] Monthly AP2P Cap	2.50%	2.35%	1.75%	2.75%	2.25%	1.75%	2.75%	2.65%	2.25%
S&P 500 [®] Monthly Average PR	90%	90%	75%	100%	85%	75%	105%	100%	90%
Barclays Atlas 5 AP2P PR	175%	170%	135%	197%	165%	135%	197%	195%	165%
Barclays Atlas 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 AP2P Boost ¹	3.25%	3.00%	1.75%	4.00%	2.75%	1.75%	4.00%	3.75%	2.75%
CS RavenPack AP2P PR	185%	180%	145%	210%	175%	145%	210%	205%	175%
CS RavenPack AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CS RavenPack AP2P Boost ¹	3.50%	3.25%	2.00%	4.25%	3.00%	2.00%	4.25%	4.00%	3.00%
Nasdaq Gen 5 AP2P PR	180%	175%	140%	202%	170%	140%	202%	200%	170%
Nasdaq Gen 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Gen 5 AP2P Boost ¹	3.25%	3.00%	1.75%	4.00%	2.75%	1.75%	4.00%	3.75%	2.75%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, CT, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, CT, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL ³ , GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

¹The Spread decreases your interest credit. Your interest credit will never be less than 0.

³Max issue age for Florida is age 64.

The Boost increases your interest credit. [Contact us at 888-352-5122 about the Boost strategy.](tel:888-352-5122)

Interest Rates (Cont'd.) As of January 10, 2024



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VEGA Fixed Indexed Annuity with Enhanced Benefit Rider

Product Feature	Vega 7	Vega 7	Vega 7	Vega 10	Vega 10	Vega 10	Vega 14 ³	Vega 14	Vega 14
Benefit Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	2.25%	2.00%	2.00%	2.25%	2.25%	2.00%	2.25%	2.00%	2.00%
S&P 500 [®] AP2P Cap	5.25%	5.25%	5.00%	5.25%	4.75%	4.50%	5.00%	4.75%	4.25%
S&P 500 [®] AP2P PR	30%	30%	30%	30%	27%	25%	30%	27%	25%
S&P 500 [®] Duo Swift AP2P PR	40%	40%	40%	40%	40%	35%	40%	40%	35%
S&P 500 [®] Monthly P2P Cap	1.75%	1.75%	1.75%	1.75%	1.65%	1.65%	1.75%	1.65%	1.50%
S&P 500 [®] Monthly Average PR	55%	55%	50%	52%	50%	45%	52%	50%	45%
Barclays Atlas 5 AP2P PR	115%	110%	110%	110%	102%	95%	105%	100%	92%
Barclays Atlas AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	0.25%	N/A	N/A	0.25%
Barclays Atlas 5 AP2P Boost ¹	0.75%	0.50%	0.50%	0.50%	0.25%	N/A	0.25%	0.00%	N/A
CS RavenPack AP2P PR	120%	115%	115%	115%	107%	100%	110%	105%	97%
CS RavenPack AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CS RavenPack AP2P Boost ¹	1.00%	1.00%	0.75%	1.00%	0.25%	0.00%	0.50%	0.25%	0.00%
Nasdaq Gen 5 AP2P PR	117%	112%	112%	112%	105%	100%	107%	102%	95%
Nasdaq Gen 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%
Nasdaq Gen 5 AP2P Boost ¹	0.75%	0.75%	0.50%	0.75%	0.25%	0.00%	0.50%	0.25%	N/A
State Specific	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

VEGA BONUS Fixed Indexed Annuity Enhanced Benefit Rider

Product Feature	Vega Bonus 7	Vega Bonus 7	Vega Bonus 7	Vega Bonus 10	Vega Bonus 10	Vega Bonus 10	Vega Bonus 14 ³	Vega Bonus 14	Vega Bonus 14
Benefit Bonus	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%	0-80: 50%
	81-90: 10%	81-90: 10%	81-90: 10%	81-85: 10%	81-85: 10%	81-85: 10%			
Fixed Rate	2.25%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	1.75%	1.75%
S&P 500 [®] AP2P Cap	5.50%	5.50%	5.25%	5.00%	4.25%	4.25%	4.00%	3.75%	3.25%
S&P 500 [®] AP2P PR	30%	30%	30%	27%	25%	25%	25%	25%	20%
S&P 500 [®] Duo Swift AP2P PR	45%	45%	45%	40%	35%	35%	30%	30%	27%
S&P 500 [®] Monthly P2P Cap	1.75%	1.75%	1.75%	1.75%	1.50%	1.50%	1.50%	1.35%	1.25%
S&P 500 [®] Monthly Average PR	55%	55%	55%	50%	45%	45%	45%	40%	35%
Barclays Atlas 5 AP2P PR	120%	120%	117%	105%	97%	92%	90%	85%	82%
Barclays Atlas 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	0.25%	0.50%	0.50%	0.75%	1.00%
Barclays Atlas 5 AP2P Boost ¹	1.00%	1.00%	0.75%	0.25%	N/A	N/A	N/A	N/A	N/A
CS RavenPack AP2P PR	127%	127%	125%	110%	102%	100%	95%	90%	87%
CS RavenPack AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%
CS RavenPack AP2P Boost ¹	1.25%	1.25%	1.25%	0.50%	0.00%	0.00%	N/A	N/A	N/A
Nasdaq Gen 5 AP2P PR	122%	122%	120%	107%	100%	95%	92%	87%	85%
Nasdaq Gen 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%	1.00%
Nasdaq Gen 5 AP2P Boost ¹	1.00%	1.00%	1.00%	0.25%	0.00%	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, ID, IN, MA, MD, MO, NV, SC, TX	AK, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

¹The Spread decreases your interest credit. Your interest credit will never be less than 0.
The boost increases your interest credit. [Contact us at 888-352-5122 about the Boost strategy.](tel:888-352-5122)

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THE SILAC TETON™ SERIES Fixed Indexed Annuity focused on Accumulation

Product Feature	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14 ³	Teton 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A
Total Premium Bonus (with Elevation Plus)	3%	3%	5%	5%	5%	5%
Fixed Rate	4.25%	4.00%	4.50%	4.25%	4.75%	4.50%
S&P 500 [®] AP2P Cap	8.00%	7.75%	8.25%	7.75%	8.50%	8.25%
S&P 500 [®] AP2P PR	55%	52%	57%	55%	57%	57%
S&P 500 [®] Duo Swift AP2P PR	70%	70%	75%	70%	75%	75%
S&P 500 [®] Monthly P2P Cap	2.65%	2.50%	2.75%	2.50%	2.75%	2.75%
S&P 500 [®] Monthly Average PR	97%	95%	100%	95%	105%	100%
Barclays Atlas 5 AP2P PR	187%	182%	195%	185%	197%	195%
Barclays Atlas 5 AP2P Boost ¹	3.75%	3.50%	4.00%	3.50%	4.00%	3.75%
CS RavenPack AP2P PR	200%	195%	207%	195%	210%	205%
CS RavenPack AP2P Boost ¹	4.00%	3.75%	4.25%	3.75%	4.25%	4.00%
Nasdaq Gen 5 AP2P PR	192%	187%	200%	190%	202%	200%
Nasdaq Gen 5 AP2P Boost ¹	3.75%	3.50%	4.00%	3.50%	4.00%	3.75%
State Specific	AL, AR, AZ, CT ² , DC, FL, GA, HI, IA, IL, IN ² , KS, KY, LA, MD ² , ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA ² , VT, WV, WI, WY	AK, CA ² , CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CT ² , DC, FL, GA, HI, IA, IL, IN ² , KS, KY, LA, MD ² , ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA ² , VT, WV, WI, WY	AK, CA ² , CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CT ² , DC, FL ³ , GA, HI, IA, IL, IN ² , KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA ² , VT, WV, WI, WY	CO

SILAC TETON BONUS SERIES Fixed Indexed Annuity with Premium Bonus and Accumulation

Product Feature	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 14 ³	Teton Bonus 14
Premium Bonus	0-80: 9% 81-90: 6.5%	0-80: 9% 81-90: 6.5%	11% 9% FL	9% 11% CO	13%	13%
Total Premium Bonus (with Elevation Plus)	0-80: 12% 81-90: 9.5%	0-80: 12% 81-90: 9.5%	16% 14% FL	14% 16% CO	18%	18%
Fixed Rate	2.75%	2.50%	3.00%	2.75%	3.25%	3.00%
S&P 500 [®] AP2P Cap	6.00%	5.75%	6.35%	6.00%	6.75%	6.50%
S&P 500 [®] AP2P PR	42%	40%	45%	45%	47%	45%
S&P 500 [®] Duo Swift AP2P PR	55%	55%	57%	55%	60%	60%
S&P 500 [®] Monthly P2P Cap	2.00%	2.00%	2.25%	2.00%	2.25%	2.25%
S&P 500 [®] Monthly Average PR	75%	70%	77%	75%	80%	77%
Barclays Atlas 5 AP2P PR	145%	142%	152%	147%	162%	157%
Barclays Atlas 5 AP2P Boost ¹	2.00%	1.75%	2.25%	2.00%	2.75%	2.50%
CS RavenPack AP2P PR	155%	150%	162%	157%	172%	167%
CS RavenPack AP2P Boost ¹	2.25%	2.25%	2.75%	2.50%	3.00%	2.75%
Nasdaq Gen 5 AP2P PR	150%	145%	157%	152%	167%	162%
Nasdaq Gen 5 AP2P Boost ¹	2.00%	2.00%	2.50%	2.25%	2.75%	2.50%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, IN ² , KS, KY, LA, MD ² , ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA ² , VT, WV, WI, WY	AK, CA ² , CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, IN ² , KS, KY, LA, MD ² , ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA ² , VT, WV, WI, WY	AK, CA ² , CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, DC, FL ³ , GA, HI, IA, IL, IN ² , KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI ² , SD, TN, VA ² , VT, WV, WI, WY	CO

¹The Boost increases your interest credit. [Contact us at 888-352-5122 about the Boost strategy.](#)

³Max issue age for Florida is age 64.

²The additional premium bonus is available with the optional Elevation Plus rider which may not be available in this state. Please refer to the Product Availability grid to confirm state availability.



Optional Enhanced Benefits Offered on Teton & Teton Bonus

Product Feature	Teton & Teton Bonus	Elevation	Elevation Plus
Additional Premium Bonus ²	N/A	N/A	7yr : 3% 10yr & 14yr: 5%
Free Withdrawal % Y2+	5%	10%	10%
Max Cumulative Free Withdrawal %	30%	50%	50%
Life Event Withdrawal	N/A	Included	Included
Caregiver Benefit	N/A	N/A	Included
Cost	N/A	0.50%	1.00%

The cost is an annual spread that will never exceed the interest credit and only applies during the withdrawal charge period.

²The additional premium bonus is available with the optional Elevation Plus rider which may not be available in this state. Please refer to the Product Availability grid to confirm state availability.



Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 3	Secure Savings 5
Rate Guarantee Period	2	3	5
Fixed Rate	2.60%	3.15%	3.45%
5% Penalty Free Withdrawals	Included	Included	Included
Accumulated Interest Withdrawals	Included	Included	Included
Required Minimum Distributions	Included	Included	Included
Death Benefit	Account Value	Account Value	Account Value



Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 3	Secure Savings Elite 3-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	3	3	5	5
Fixed Rate	3.90%	3.15%	5.40%	4.40%	5.00%	4.25%
Rate Reduction for Optional Riders:						
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value	Cash Value	Account Value

FOR AGENT USE ONLY. Product availability may vary by state. Interest Rates are subject to change without notice. The interest rate applicable to the annuity contract will be the rate we have declared on the date the annuity contract is issued unless rate lock procedures are in effect. SILAC Secure Savings™ and FIAs are products of the insurance industry and not guaranteed by any bank nor issued 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.



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S&P 500® Disclosure

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