

Denali™ Series Product Highlights



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

States: AL, AZ, AR, CO, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, ND, NM, OK, RI, SD,
TN, VT, WV, WI, WY

	Denali™ 7	Denali™ 10	Denali™ 14																																																																																																						
Term	7 Years	10 Years	14 Years																																																																																																						
Issue Ages	0-90	0-85	0-80																																																																																																						
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st policy year. (Minimum Additional Premium: \$2,000)																																																																																																								
Maximum Premium	\$1,000,000 (Larger amounts will be considered with Home Office approval)																																																																																																								
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																																																																								
Total Premium Bonus (with Evolve)	3.00%	3.00%	3.00%																																																																																																						
Withdrawal Charge/ Interest Bonus Recovery Schedule <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Amount recovered is equal to Account Value less Premiums and includes interest credits.</i>	<table><tr><td>Policy Year</td><td>Charge Percent</td><td>Interest Bonus Recovery Percent</td></tr><tr><td>1</td><td>12.00%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>90%</td></tr><tr><td>4</td><td>10.00%</td><td>85%</td></tr><tr><td>5</td><td>9.00%</td><td>75%</td></tr><tr><td>6</td><td>7.00%</td><td>50%</td></tr><tr><td>7</td><td>4.00%</td><td>25%</td></tr></table>	Policy Year	Charge Percent	Interest Bonus Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	90%	4	10.00%	85%	5	9.00%	75%	6	7.00%	50%	7	4.00%	25%	<table><tr><td>Policy Year</td><td>Charge Percent</td><td>Interest Bonus Recovery Percent</td></tr><tr><td>1</td><td>12.00%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>95%</td></tr><tr><td>4</td><td>10.00%</td><td>95%</td></tr><tr><td>5</td><td>9.00%</td><td>95%</td></tr><tr><td>6</td><td>8.00%</td><td>90%</td></tr><tr><td>7</td><td>7.00%</td><td>85%</td></tr><tr><td>8</td><td>6.00%</td><td>80%</td></tr><tr><td>9</td><td>4.00%</td><td>75%</td></tr><tr><td>10</td><td>2.00%</td><td>50%</td></tr></table>	Policy Year	Charge Percent	Interest Bonus Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	95%	4	10.00%	95%	5	9.00%	95%	6	8.00%	90%	7	7.00%	85%	8	6.00%	80%	9	4.00%	75%	10	2.00%	50%	<table><tr><td>Policy Year</td><td>Charge Percent</td><td>Interest Bonus Recovery Percent</td></tr><tr><td>1</td><td>14.75%</td><td>100%</td></tr><tr><td>2</td><td>13.75%</td><td>95%</td></tr><tr><td>3</td><td>12.75%</td><td>95%</td></tr><tr><td>4</td><td>11.75%</td><td>95%</td></tr><tr><td>5</td><td>10.75%</td><td>95%</td></tr><tr><td>6</td><td>10.00%</td><td>90%</td></tr><tr><td>7</td><td>9.00%</td><td>80%</td></tr><tr><td>8</td><td>8.00%</td><td>70%</td></tr><tr><td>9</td><td>7.00%</td><td>60%</td></tr><tr><td>10</td><td>6.00%</td><td>50%</td></tr><tr><td>11</td><td>5.00%</td><td>40%</td></tr><tr><td>12</td><td>4.00%</td><td>30%</td></tr><tr><td>13</td><td>3.00%</td><td>20%</td></tr><tr><td>14</td><td>2.00%</td><td>10%</td></tr></table>	Policy Year	Charge Percent	Interest Bonus Recovery Percent	1	14.75%	100%	2	13.75%	95%	3	12.75%	95%	4	11.75%	95%	5	10.75%	95%	6	10.00%	90%	7	9.00%	80%	8	8.00%	70%	9	7.00%	60%	10	6.00%	50%	11	5.00%	40%	12	4.00%	30%	13	3.00%	20%	14	2.00%	10%
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Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One free withdrawal allowed per year.																																																																																																								
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Market Value Adjustment (MVA)	An MVA applies to any withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.																																																																																																								
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

*Not available in South Dakota.

Denali™ Series

Product Highlights

Standard Lifetime Withdrawal Benefit automatically included.

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14
50	3.50%	3.25%	60	4.50%	4.25%	70	5.50%	5.25%	80	6.50%	6.25%
51	3.60%	3.35%	61	4.60%	4.35%	71	5.60%	5.35%	81	6.60%	6.35%
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53	3.80%	3.55%	63	4.80%	4.55%	73	5.80%	5.55%	83	6.80%	6.55%
54	3.90%	3.65%	64	4.90%	4.65%	74	5.90%	5.65%	84	6.90%	6.65%
55	4.00%	3.75%	65	5.00%	4.75%	75	6.00%	5.75%	85	7.00%	6.75%
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59	4.40%	4.15%	69	5.40%	5.15%	79	6.40%	6.15%	89	7.40%	7.15%
									90+	7.50%	7.25%

For Joint Lifetime Withdrawal Percentages, subtract 1.00% from the Single Lifetime Withdrawal Percentage in the table above. Joint Lifetime Withdrawals are based on the attained age of the younger life.

Wellness Withdrawals - Automatically included to provide higher withdrawals during a time of need

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued and is expected to be permanent.
Maximum Wellness Period	5 policy years.
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Evolve Highlights

Evolve

Evolve is an optional rider that can be added to Denali. It includes the following enhanced benefits:

- **Premium Bonus:** 3.00%

When Evolve is added to Denali, the Interest Bonus Recovery Schedule is replaced with the Interest & Bonus Recovery Schedule.

	Denali™ 7	Denali™ 10	Denali™ 14																																																																				
Interest & Bonus Recovery Schedule	<table><tr><th>Policy Year</th><th>Interest & Bonus Recovery Percent</th></tr><tr><td>1</td><td>100%</td></tr><tr><td>2</td><td>95%</td></tr><tr><td>3</td><td>90%</td></tr><tr><td>4</td><td>85%</td></tr><tr><td>5</td><td>75%</td></tr><tr><td>6</td><td>50%</td></tr><tr><td>7</td><td>25%</td></tr></table>	Policy Year	Interest & Bonus Recovery Percent	1	100%	2	95%	3	90%	4	85%	5	75%	6	50%	7	25%	<table><tr><th>Policy Year</th><th>Interest & Bonus Recovery Percent</th></tr><tr><td>1</td><td>100%</td></tr><tr><td>2</td><td>95%</td></tr><tr><td>3</td><td>95%</td></tr><tr><td>4</td><td>95%</td></tr><tr><td>5</td><td>95%</td></tr><tr><td>6</td><td>90%</td></tr><tr><td>7</td><td>85%</td></tr><tr><td>8</td><td>80%</td></tr><tr><td>9</td><td>75%</td></tr><tr><td>10</td><td>50%</td></tr></table>	Policy Year	Interest & Bonus Recovery Percent	1	100%	2	95%	3	95%	4	95%	5	95%	6	90%	7	85%	8	80%	9	75%	10	50%	<table><tr><th>Policy Year</th><th>Interest & Bonus Recovery Percent</th></tr><tr><td>1</td><td>100%</td></tr><tr><td>2</td><td>95%</td></tr><tr><td>3</td><td>95%</td></tr><tr><td>4</td><td>95%</td></tr><tr><td>5</td><td>95%</td></tr><tr><td>6</td><td>90%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>70%</td></tr><tr><td>9</td><td>60%</td></tr><tr><td>10</td><td>50%</td></tr><tr><td>11</td><td>40%</td></tr><tr><td>12</td><td>30%</td></tr><tr><td>13</td><td>20%</td></tr><tr><td>14</td><td>10%</td></tr></table>	Policy Year	Interest & Bonus Recovery Percent	1	100%	2	95%	3	95%	4	95%	5	95%	6	90%	7	80%	8	70%	9	60%	10	50%	11	40%	12	30%	13	20%	14	10%
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- **Free Withdrawals:** The Annual Free Withdrawal percentage is increased to 10%.

- **Enhanced Lifetime Withdrawal Benefit**

The annual spread is 1.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. Please see the Certificate of Disclosure for more information.

Enhanced Lifetime Withdrawal Benefit Details

Lifetime Withdrawal Basis	Income Value
Income Value	The Income Value is used to calculate Lifetime Withdrawals. It is equal to the Initial Premium plus Premium Bonus. It increases with Income Credits.
Income Credit	Income Rollup Rate plus Interest Credit Rate plus the spread.
Income Rollup Rate	6.00% compounded for 20 years; 3.00% guaranteed years 21-30.
Rollup Period	30 years or until Lifetime Withdrawals are elected, whichever is earlier.

Level Lifetime Withdrawal Benefit

Waiting Period	1 Year
Basis	Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin.
Step-Up	Automatic; Occurs if the Account Value on any Anniversary multiplied by the original Lifetime Withdrawal Percentage exceeds the current Lifetime Withdrawal Benefit.
Wellness Withdrawals	Available after 2 year waiting period.
Spousal Continuation	Included

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Denali™ Series

Evolve Highlights

Single Level Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14
50	3.50%	3.25%	60	4.50%	4.25%	70	5.50%	5.25%	80	6.50%	6.25%
51	3.60%	3.35%	61	4.60%	4.35%	71	5.60%	5.35%	81	6.60%	6.35%
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59	4.40%	4.15%	69	5.40%	5.15%	79	6.40%	6.15%	89	7.40%	7.15%
									90+	7.50%	7.25%

For Joint Level Lifetime Withdrawal Percentages, subtract 1.00% from the Single Level Lifetime Withdrawal Percentage in the table above. Joint Level Lifetime Withdrawals are based on the attained age of the younger life.

Increasing Lifetime Withdrawal Benefit

Waiting Period	1 Year
Basis	Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin.
Step-up	Automatically increases with each interest credit.
Wellness Withdrawals	Available after 2 year waiting period.
Spousal Continuation	Included

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14
50	2.00%	1.75%	60	3.00%	2.75%	70	4.00%	3.75%	80	5.00%	4.75%
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58	2.80%	2.55%	68	3.80%	3.55%	78	4.80%	4.55%	88	5.80%	5.55%
59	2.90%	2.65%	69	3.90%	3.65%	79	4.90%	4.65%	89	5.90%	5.65%
									90+	6.00%	5.75%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

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Wellness Withdrawals - Automatically included to provide higher withdrawals during a time or need.

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of the 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issues and is expected to be permanent.
Maximum wellness period	5 policy years
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5