



## Fixed Indexed Annuity with Lifetime Withdrawal Benefit

| Product Feature  | Denali 7   | Denali 7                           | Denali 7                               | Denali 10  | Denali 10                          | Denali 10                              | Denali 14 <sup>3</sup>   | Denali 14 | Denali 14            |
|--|--|------------------------------------|--|--|------------------------------------|--|--|-----------|----------------------|
| Premium Bonus  | N/A  | N/A                                | N/A                                    | N/A  | N/A                                | N/A                                    | N/A  | N/A       | N/A                  |
| Total Premium Bonus (with Evolve)                      | 3.00%  | 3.00%                              | 3.00%                                  | 3.00%  | 3.00%                              | 3.00%                                  | 3.00%  | 3.00%     | 3.00%                |
| Fixed Rate   | 4.75%  | 4.25%                              | 4.00%                                  | 4.75%  | 4.25%                              | 3.75%                                  | 5.00%  | 4.75%     | 4.00%                |
| S&P 500 <sup>®</sup> AP2P Cap                          | 9.00%  | 8.50%                              | 7.25%                                  | 10.00%   | 9.00%                              | 7.50%                                  | 10.00%   | 9.75%     | 8.75%                |
| S&P 500 <sup>®</sup> AP2P PR                           | 57%  | 52%                                | 45%                                    | 62%  | 57%                                | 47%                                    | 62%  | 62%       | 55%                  |
| S&P 500 <sup>®</sup> Duo Swift AP2P PR                 | 77%  | 70%                                | 62%                                    | 82%  | 75%                                | 65%                                    | 82%  | 82%       | 75%                  |
| S&P 500 <sup>®</sup> Monthly AP2P Cap                  | 2.85%  | 2.75%                              | 2.35%                                  | 3.25%  | 2.85%                              | 2.35%                                  | 3.25%  | 3.10%     | 2.75%                |
| S&P 500 <sup>®</sup> Monthly Average PR                | 105%   | 97%                                | 87%                                    | 112%   | 102%                               | 87%                                    | 112%   | 110%      | 100%                 |
| Barclays Atlas 5 AP2P PR                               | 205%   | 192%                               | 167%                                   | 220%   | 200%                               | 170%                                   | 220%   | 215%      | 195%                 |
| Barclays Atlas 5 AP2P Boost <sup>1</sup>               | 4.25%  | 3.75%                              | 3.00%                                  | 4.75%  | 4.00%                              | 3.00%                                  | 4.75%  | 4.50%     | 3.75%                |
| S&P 500 <sup>®</sup> RavenPack AP2P PR                 | 215%   | 205%                               | 180%                                   | 235%   | 215%                               | 180%                                   | 235%   | 230%      | 205%                 |
| S&P 500 <sup>®</sup> RavenPack AP2P Boost <sup>1</sup> | 4.50%  | 4.00%                              | 3.25%                                  | 5.00%  | 4.25%                              | 3.25%                                  | 5.00%  | 4.75%     | 4.25%                |
| Nasdaq Gen 5 AP2P PR                                   | 207%   | 197%                               | 172%                                   | 225%   | 205%                               | 175%                                   | 225%   | 220%      | 200%                 |
| Nasdaq Gen 5 AP2P Boost <sup>1</sup>                   | 4.25%  | 3.75%                              | 3.00%                                  | 4.75%  | 4.00%                              | 3.00%                                  | 4.75%  | 4.50%     | 4.00%                |
| 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, IN, MA, MD, MO, NV, SC, TX | AK, CA, ID, 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, IN, MA, MD, MO, NV, SC, TX | AK, CA, ID, MN, MT, OH, OR, PA, UT, WA | AL, AR, AZ, CT, DC, FL <sup>3</sup> , 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        | CA <sup>2</sup> , IN |



## 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 <sup>3</sup>   | Denali Bonus 14 | Denali Bonus 14      |
|--|--|------------------------------------|--|--|-------------------------------------|--|--|-----------------|----------------------|
| Premium Bonus  | 0-80: 8%   | 0-80: 8%                           | 0-80: 8%                                   | 0-75: 10%<br>76-85: 8%   | 0-80: 8%<br>81-85: 6.5%             | 0-80: 8%                                   | 0-70: 13%  | 0-70: 13%       | 0-70: 13%            |
|  | 81-90: 5.5%  | 81-90: 5.5%<br>81-85: 5.5% IN      | 81-90: 5.5%                                | 0-80: 8% FL<br>81-85: 6.5% FL  | 0-75: 10% CO IN<br>76-85: 8% CO IN  | 81-85: 6.5%                                | 71-80: 8%  | 71-80: 8%       | 71-80: 8%            |
| Total Premium Bonus (with Evolve)                      | 0-80: 11%  | 0-80: 11%                          | 0-80: 11%                                  | 0-75: 13%<br>76-85: 11%  | 0-80: 11%<br>81-85: 9.5%            | 0-80: 11%                                  | 0-70: 16%  | 0-70: 16%       | 0-70: 16%            |
|  | 81-90: 8.5%  | 81-90: 8.5%<br>81-85: 8.5% IN      | 81-90: 8.5%                                | 0-80: 11% FL<br>81-85: 9.5% FL   | 0-75: 13% CO IN<br>76-85: 11% CO IN | 81-85: 9.5%                                | 71-80: 11%   | 71-80: 11%      | 71-80: 11%           |
| Fixed Rate   | 3.75%  | 3.25%                              | 3.00%                                      | 4.00%  | 3.50%                               | 3.00%                                      | 4.00%  | 3.75%           | 3.50%                |
| S&P 500 <sup>®</sup> AP2P Cap                          | 6.75%  | 6.25%                              | 5.25%                                      | 7.25%  | 6.50%                               | 5.50%                                      | 7.50%  | 7.25%           | 6.50%                |
| S&P 500 <sup>®</sup> AP2P PR                           | 45%  | 42%                                | 35%  | 47%  | 42%                                 | 37%  | 50%  | 47%             | 42%                  |
| S&P 500 <sup>®</sup> Duo Swift AP2P PR                 | 60%  | 55%                                | 47%  | 65%  | 57%                                 | 50%  | 65%  | 65%             | 57%                  |
| S&P 500 <sup>®</sup> Monthly AP2P Cap                  | 2.25%  | 2.10%                              | 1.75%                                      | 2.25%  | 2.10%                               | 1.85%                                      | 2.50%  | 2.35%           | 2.10%                |
| S&P 500 <sup>®</sup> Monthly Average PR                | 80%  | 75%                                | 65%  | 87%  | 77%                                 | 70%  | 90%  | 87%             | 77%                  |
| Barclays Atlas 5 AP2P PR                               | 160%   | 150%                               | 130%                                       | 170%   | 155%                                | 135%                                       | 175%   | 170%            | 155%                 |
| Barclays Atlas 5 AP2P Boost <sup>1</sup>               | 2.50%  | 2.25%                              | 1.50%                                      | 3.00%  | 2.25%                               | 1.50%                                      | 3.00%  | 3.00%           | 2.25%                |
| S&P 500 <sup>®</sup> RavenPack AP2P PR                 | 170%   | 160%                               | 140%                                       | 180%   | 165%                                | 145%                                       | 185%   | 180%            | 162%                 |
| S&P 500 <sup>®</sup> RavenPack AP2P Boost <sup>1</sup> | 2.75%  | 2.50%                              | 1.75%                                      | 3.25%  | 2.75%                               | 2.00%                                      | 3.50%  | 3.25%           | 2.50%                |
| Nasdaq Gen 5 AP2P PR                                   | 162%   | 152%                               | 132%                                       | 172%   | 157%                                | 137%                                       | 177%   | 172%            | 157%                 |
| Nasdaq Gen 5 AP2P Boost <sup>1</sup>                   | 2.75%  | 2.25%                              | 1.50%                                      | 3.00%  | 2.50%                               | 1.75%                                      | 3.25%  | 3.00            | 2.50%                |
| 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, IN, MA, MD, MO, NV, SC, TX | AK, CA, CT, ID, 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, IN, MA, MD, MO, NV, SC, TX  | AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA | AL, AR, AZ, DC, FL <sup>3</sup> , 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              | CA <sup>2</sup> , IN |

<sup>1</sup> The 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.](#)<sup>2</sup>Max issue age for California is age 56.<sup>3</sup>Max issue age for Florida is age 64.

EVOLVE details on page 5

# Interest Rates (Cont'd.) As of November 11, 2024



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## Fixed Indexed Annuity with Enhanced Benefit Rider

| Product Feature  | Vega 7   | Vega 7                             | Vega 7                             | Vega 10  | Vega 10                            | Vega 10                            | Vega 14 <sup>3</sup>   | 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 <sup>®</sup> AP2P Cap                          | 5.25%  | 5.25%                              | 5.00%                              | 5.25%  | 4.75%                              | 4.50%                              | 5.00%  | 4.75%   | 4.25%   |
| S&P 500 <sup>®</sup> AP2P PR                           | 30%  | 30%                                | 30%                                | 30%  | 27%                                | 25%                                | 30%  | 27%     | 25%     |
| S&P 500 <sup>®</sup> Duo Swift AP2P PR                 | 40%  | 40%                                | 40%                                | 40%  | 40%                                | 35%                                | 40%  | 40%     | 35%     |
| S&P 500 <sup>®</sup> Monthly P2P Cap                   | 1.75%  | 1.75%                              | 1.75%                              | 1.75%  | 1.65%                              | 1.65%                              | 1.75%  | 1.65%   | 1.50%   |
| S&P 500 <sup>®</sup> 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 <sup>1</sup>                | N/A  | N/A                                | N/A                                | N/A  | N/A                                | 0.25%                              | N/A  | N/A     | 0.25%   |
| Barclays Atlas 5 AP2P Boost <sup>1</sup>               | 0.75%  | 0.50%                              | 0.50%                              | 0.50%  | 0.25%                              | N/A                                | 0.25%  | 0.00%   | N/A     |
| S&P 500 <sup>®</sup> RavenPack AP2P PR                 | 120%   | 115%                               | 115%                               | 115%   | 107%                               | 100%                               | 110%   | 105%    | 97%     |
| S&P 500 <sup>®</sup> RavenPack AP2P Boost <sup>1</sup> | 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 <sup>1</sup>                  | N/A  | N/A                                | N/A                                | N/A  | N/A                                | N/A                                | N/A  | N/A     | 0.25%   |
| Nasdaq Gen 5 AP2P Boost <sup>1</sup>                   | 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, IN, MA, MD, MO, NV, SC, TX | AK, ID, 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, IN, MA, MD, MO, NV, SC, TX | AK, ID, MN, MT, OH, OR, PA, UT, WA | AL, AZ, AR, CT, DC, FL <sup>3</sup> , 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      |



## 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 <sup>3</sup>   | 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%<br>81-85: 10% IN        | 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 <sup>®</sup> AP2P Cap                           | 5.50%  | 5.50%                              | 5.25%                              | 5.00%  | 4.25%                              | 4.25%                              | 4.00%  | 3.75%         | 3.25%         |
| S&P 500 <sup>®</sup> AP2P PR                            | 30%  | 30%                                | 30%                                | 27%  | 25%                                | 25%                                | 25%  | 25%           | 20%           |
| S&P 500 <sup>®</sup> Duo Swift AP2P PR                  | 45%  | 45%                                | 45%                                | 40%  | 35%                                | 35%                                | 30%  | 30%           | 27%           |
| S&P 500 <sup>®</sup> Monthly P2P Cap                    | 1.75%  | 1.75%                              | 1.75%                              | 1.75%  | 1.50%                              | 1.50%                              | 1.50%  | 1.35%         | 1.25%         |
| S&P 500 <sup>®</sup> 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 <sup>1</sup>               | N/A  | N/A                                | N/A                                | N/A  | 0.25%                              | 0.50%                              | 0.50%  | 0.75%         | 1.00%         |
| Barclays Atlas 5 AP2P Boost <sup>1</sup>                | 1.00%  | 1.00%                              | 0.75%                              | 0.25%  | N/A                                | N/A                                | N/A  | N/A           | N/A           |
| S&P 500 <sup>®</sup> RavenPack AP2P PR                  | 127%   | 127%                               | 125%                               | 110%   | 102%                               | 100%                               | 95%  | 90%           | 87%           |
| S&P 500 <sup>®</sup> RavenPack AP2P Spread <sup>1</sup> | N/A  | N/A                                | N/A                                | N/A  | N/A                                | N/A                                | 0.25%  | 0.50%         | 0.75%         |
| S&P 500 <sup>®</sup> RavenPack AP2P Boost <sup>1</sup>  | 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 <sup>1</sup>                   | N/A  | N/A                                | N/A                                | N/A  | N/A                                | 0.25%                              | 0.50%  | 0.75%         | 1.00%         |
| Nasdaq Gen 5 AP2P Boost <sup>1</sup>                    | 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, IN, MA, MD, MO, NV, SC, TX | AK, ID, 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, IN, MA, MD, MO, NV, SC, TX | AK, ID, MN, MT, OH, OR, PA, UT, WA | AL, AZ, AR, CT, DC, FL <sup>3</sup> , 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            |

<sup>1</sup>The 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.](https://www.silac.com/contact-us)

<sup>3</sup>Max issue age for Florida is age 64.

## THE SILAC TETON™ SERIES Fixed Indexed Annuity focused on Accumulation

| Product Feature                  | Teton 5   | Teton 5  | Teton 7  | Teton 7  | Teton 10   | Teton 10   | Teton 14 <sup>3</sup>  | Teton 14 | Teton 14 |
|----------------------------------|---|--|--|--|--|--|--|----------|----------|
| Premium Bonus                    | N/A   | N/A  | N/A  | N/A  | N/A  | N/A  | N/A  | N/A      | N/A      |
| Total Premium Bonus (with Elev+) | 2%  | 2%   | 3%   | 3%   | 5%   | 5%   | 5%   | 5%       | 5%       |
| Fixed Rate                       | 4.25%   | 4.00%  | 4.25%  | 4.00%  | 4.25%  | 4.00%  | 4.25%  | 4.00%    | 4.00%    |
| S&P 500® AP2P Cap                | 8.25%   | 7.75%  | 8.25%  | 7.75%  | 8.25%  | 7.75%  | 8.25%  | 8.00%    | 7.75%    |
| S&P 500® AP2P PR                 | 50%   | 47%  | 50%  | 47%  | 52%  | 50%  | 52%  | 52%      | 50%      |
| S&P 500® Duo Swift AP2P PR       | 70%   | 67%  | 70%  | 67%  | 70%  | 67%  | 72%  | 70%      | 67%      |
| S&P 500® Monthly P2P Cap         | 2.65%   | 2.50%  | 2.65%  | 2.50%  | 2.65%  | 2.50%  | 2.75%  | 2.65%    | 2.50%    |
| S&P 500® Monthly Average PR      | 95%   | 90%  | 97%  | 92%  | 95%  | 92%  | 97%  | 95%      | 92%      |
| Barclays Atlas 5 AP2P PR         | 187%  | 180%   | 187%   | 180%   | 187%   | 180%   | 187%   | 182%     | 175%     |
| Barclays Atlas 5 AP2P Boost¹     | 3.50%   | 3.25%  | 3.50%  | 3.25%  | 3.50%  | 3.25%  | 3.50%  | 3.50%    | 3.25%    |
| S&P 500® RavenPack AP2P PR       | 200%  | 190%   | 200%   | 190%   | 200%   | 190%   | 200%   | 195%     | 187%     |
| S&P 500® RavenPack AP2P Boost¹   | 4.00%   | 3.50%  | 4.00%  | 3.50%  | 4.00%  | 3.50%  | 4.00%  | 3.75%    | 3.50%    |
| Nasdaq Gen 5 AP2P PR             | 190%  | 182%   | 190%   | 182%   | 190%   | 182%   | 190%   | 185%     | 180%     |
| Nasdaq Gen 5 AP2P Boost¹         | 3.50%   | 3.25%  | 3.50%  | 3.25%  | 3.50%  | 3.25%  | 3.50%  | 3.50%    | 3.25%    |
| State Specific                   | AL, AR, AZ, CT², DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CT², DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD², ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY | AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CT², DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD², ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY | AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CT², DC, FL³, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY | CO       | CA⁴      |

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

| Product Feature                  | Teton Bonus 5  | Teton Bonus 5  | Teton Bonus 7   | Teton Bonus 7  | Teton Bonus 10  | Teton Bonus 10   | Teton Bonus 14 <sup>3</sup>  | Teton Bonus 14 | Teton Bonus 14 |
|----------------------------------|--|--|---|--|---|--|--|----------------|----------------|
| Premium Bonus                    | 0-80: 7%   | 0-80: 7%   | 0-80: 9%  | 0-80: 9%   | 11%   | 9%   | 13%  | 13%            | 13%            |
|                                  | 81-90: 4.5%  | 81-90: 4.5%  | 81-90: 6.5%   | 81-90: 6.5%  | 9% FL   | 11% CO   |  |                |                |
|                                  | 81-85: 4.5% IN   |  | 81-85: 6.5% IN  |  |   |  |  |                |                |
| Total Premium Bonus (with Elev+) | 0-80: 9%   | 0-80: 9%   | 0-80: 12%   | 0-80: 12%  | 16%   | 14%  | 18%  | 18%            | 15%            |
|                                  | 81-90: 6.5%  | 81-90: 6.5%  | 81-90: 9.5%   | 81-90: 9.5%  | 14% FL  | 16% CO   |  |                |                |
|                                  | 81-85: 6.5% IN   |  | 81-85: 9.5% IN  |  |   |  |  |                |                |
| Fixed Rate                       | 3.00%  | 2.75%  | 3.00%   | 2.75%  | 3.25%   | 3.00%  | 3.50%  | 3.25%          | 2.75%          |
| S&P 500® AP2P Cap                | 6.25%  | 5.75%  | 6.50%   | 5.75%  | 6.50%   | 5.75%  | 6.50%  | 6.25%          | 6.00%          |
| S&P 500® AP2P PR                 | 40%  | 37%  | 42%   | 37%  | 42%   | 40%  | 42%  | 42%            | 40%            |
| S&P 500® Duo Swift AP2P PR       | 57%  | 52%  | 57%   | 52%  | 57%   | 52%  | 57%  | 55%            | 52%            |
| S&P 500® Monthly P2P Cap         | 2.15%  | 2.00%  | 2.15%   | 2.00%  | 2.15%   | 2.00%  | 2.15%  | 2.00%          | 2.00%          |
| S&P 500® Monthly Average PR      | 75%  | 70%  | 75%   | 70%  | 77%   | 72%  | 80%  | 77%            | 75%            |
| Barclays Atlas 5 AP2P PR         | 150%   | 140%   | 150%  | 140%   | 150%  | 140%   | 152%   | 150%           | 140%           |
| Barclays Atlas 5 AP2P Boost¹     | 2.25%  | 1.75%  | 2.25%   | 1.75%  | 2.25%   | 1.75%  | 2.25%  | 2.25%          | 2.00%          |
| S&P 500® RavenPack AP2P PR       | 160%   | 150%   | 160%  | 150%   | 160%  | 150%   | 162%   | 160%           | 150%           |
| S&P 500® RavenPack AP2P Boost¹   | 2.50%  | 2.00%  | 2.50%   | 2.25%  | 2.50%   | 2.25%  | 2.50%  | 2.20%          | 2.25%          |
| Nasdaq Gen 5 AP2P PR             | 152%   | 142%   | 155%  | 145%   | 155%  | 145%   | 157%   | 152%           | 145%           |
| Nasdaq Gen 5 AP2P Boost¹         | 2.25%  | 1.75%  | 2.25%   | 2.00%  | 2.25%   | 2.00%  | 2.25%  | 2.25%          | 2.00%          |
| State Specific                   | AL, AR, AZ, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | AK, CA, 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, KS, KY, LA, MD², ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY | AK, CA, 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, KS, KY, LA, MD², ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY | AK, CA, CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, DC, FL³, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI⁴, SD, TN, VA, VT, WV, WI, WY | CO             | CA⁴            |

<sup>1</sup>The Boost increases your interest credit. [Contact us at 888-352-5122 about the Boost strategy.](#)<sup>2</sup>The 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.<sup>3</sup>Max issue age for Florida is age 64.<sup>4</sup>Max issue age for California is age 56.

## Optional Enhanced Benefits

### EVOLVE on Denali & Denali Bonus

| Product Feature  | Denali & Denali Bonus | Evolve                    |
|--|-----------------------|---------------------------|
| Additional Premium Bonus   | N/A                   | 3.00%                     |
| Free Withdrawal % Y2+  | 5%                    | 10%                       |
| Lifetime Withdrawal Basis  | Account Value         | Income Value              |
| Rollup Rate  | N/A                   | 6.00% + Interest Credit % |
| Cost   | N/A                   | 1.50%                     |
| The cost is an annual spread that will never exceed the interest credit. |                       |                           |

### SILAC TETON & TETON BONUS ELEVATION on Teton & Teton Bonus

| Product Feature   | Teton & Teton Bonus | Elevation | Elevation Plus                         |
|---|---------------------|-----------|--|
| Additional Premium Bonus <sup>2</sup>   | N/A                 | N/A       | 5yr: 2%<br>7yr : 3%<br>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. |                     |           |  |

<sup>2</sup>The 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%                     | 4.50%                  | 3.50%                     | 4.75%                  | 3.75%                     |
| <b>Rate Reduction for Optional Riders:</b> |                        |                           |                        |                           |                        |                           |
| 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             |

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