

Denali™ Series Product Highlights



INSURANCE COMPANY®
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States: AL, AZ, AR, CO, DC, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, ND, NM, OK, RI, SD, TN, VA, 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 Elevation Plus)	3.00%	5.00%	5.00%																																																																																																						
Withdrawal Charge/ Interest Bonus Recovery Schedule	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </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 border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </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 border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </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

Elevation™

Elevation™ is an optional rider that can be added to Denali™. Elevation™ or Elevation Plus™ can be added to Denali™ but not both. It includes the following enhanced liquidity benefits:

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 0.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Elevation Plus™

Elevation Plus™ is an optional rider that can be added to Denali™. Elevation™ or Elevation Plus™ can be added to Denali™ but not both. It includes the following enhanced benefits:

Premium Bonus	Denali™ 7: 3.00%	Denali™ 10: 5.00%	Denali™ 14: 5.00%
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Interest & Bonus Recovery Schedule - *Only applies to a full or partial withdrawal to which a withdrawal charge applies. Amount recovered is equal to Account Value less Premiums; including premium bonus and interest credits.*

Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14
7-Year	100%	95%	90%	85%	75%	50%	25%	0%	0%	0%	0%	0%	0%	0%
10-Year	100%	95%	95%	95%	95%	90%	85%	80%	75%	50%	0%	0%	0%	0%
14-Year	100%	95%	95%	95%	95%	90%	80%	70%	60%	50%	40%	30%	20%	10%

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 1.00% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.