

Interest Rates As of December 10, 2025



INSURANCE COMPANY*

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

DENALI Accumulation FIA

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
Total Premium Bonus (with Elev +)	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Fixed Rate	4.50%	4.00%	4.00%	4.75%	4.00%	4.00%	5.00%	4.75%	4.00%
S&P 500 [®] AP2P Cap	8.50%	8.00%	7.25%	9.50%	8.50%	7.25%	9.75%	9.50%	7.25%
S&P 500 [®] AP2P PR	55%	52%	47%	60%	55%	47%	62%	60%	47%
S&P 500 [®] Duo Swift AP2P PR	75%	70%	65%	82%	72%	65%	82%	82%	65%
S&P 500 [®] Monthly P2P Cap	2.75%	2.75%	2.50%	3.25%	2.75%	2.50%	3.25%	3.00%	2.50%
S&P 500 [®] Monthly Average PR	100%	95%	85%	105%	95%	85%	110%	105%	85%
Bloomberg Versa 10 AP2P PR	92%	87%	80%	100%	90%	80%	100%	100%	77%
Barclays Atlas 5 AP2P PR	190%	180%	165%	205%	185%	165%	210%	205%	160%
Barclays Atlas 5 AP2P Boost ¹	3.75%	3.25%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	2.75%
S&P 500 [®] RavenPack AP2P PR	200%	190%	175%	220%	200%	175%	225%	220%	170%
S&P 500 [®] RavenPack AP2P Boost ¹	4.00%	3.50%	3.00%	4.50%	3.75%	3.00%	4.75%	4.50%	3.00%
Nasdaq Gen 5 AP2P PR	195%	185%	165%	210%	190%	165%	215%	210%	165%
Nasdaq Gen 5 AP2P Boost ¹	3.75%	3.50%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	2.75%
State Specific	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN, MA, MD ² , MO, NV, SC, TX ²	AK, CA, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN, MA, MD ² , MO, NV, SC, TX ²	AK, CA, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL ³ , GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	CA ⁴ , IN

DENALI BONUS Accumulation with Premium Bonus FIA

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: 10%	0-80: 10%	0-80: 10%	0-80: 15% 81-85: 5%	0-80: 12% 81-85: 5%	0-80: 12% 81-85: 5%	0-70: 15% 71-80: 13%	0-70: 15%	0-56: 7% CA
	81-90: 5%	81-90: 5%	81-90: 5%	0-80: 12% KY	0-80: 15% CO 0-80: 11% IN 0-80: 10% TX	0-80: 10% CA	0-80: 12% KY	71-80: 13%	0-80: 11% IN
Total Premium Bonus (with Elev +)	0-80: 13%	0-80: 13%	0-80: 13%	0-80: 20%	0-80: 17% 81-85: 10%	0-80: 17% 81-85: 10%	0-70: 20%	0-70: 20%	0-56: 12% CA
	81-90: 8%	81-90: 8%	81-90: 8%	81-85: 10%	0-80: 20% CO 0-80: 16% IN	0-80: 15% CA	71-80: 18%	71-80: 18%	0-80: 16% IN
Fixed Rate	3.25%	2.75%	2.50%	3.50%	3.00%	2.50%	3.50%	3.25%	3.00%
S&P 500 [®] AP2P Cap	6.25%	5.75%	5.25%	6.75%	6.00%	5.25%	7.00%	6.75%	6.00%
S&P 500 [®] AP2P PR	42%	40%	37%	45%	42%	37%	47%	45%	42%
S&P 500 [®] Duo Swift AP2P PR	57%	52%	50%	62%	55%	50%	62%	62%	55%
S&P 500 [®] Monthly P2P Cap	2.25%	2.00%	2.00%	2.25%	2.00%	2.00%	2.50%	2.25%	2.00%
S&P 500 [®] Monthly Average PR	75%	70%	65%	80%	70%	65%	80%	80%	70%
Bloomberg Versa 10 AP2P PR	70%	65%	62%	75%	67%	62%	77%	75%	67%
Barclays Atlas 5 AP2P PR	145%	135%	125%	155%	140%	125%	160%	155%	140%
Barclays Atlas 5 AP2P Boost ¹	2.00%	1.50%	1.25%	2.50%	1.75%	1.25%	2.50%	2.50%	1.75%
S&P 500 [®] RavenPack AP2P PR	155%	145%	135%	165%	150%	135%	170%	165%	150%
S&P 500 [®] RavenPack AP2P Boost ¹	2.25%	2.00%	1.50%	2.75%	2.00%	1.50%	2.75%	2.75%	2.00%
Nasdaq Gen 5 AP2P PR	150%	140%	130%	160%	140%	130%	165%	160%	140%
Nasdaq Gen 5 AP2P Boost ¹	2.00%	1.75%	1.25%	2.50%	1.75%	1.25%	2.75%	2.50%	1.75%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN ² , MA, MD ² , MO, NV, SC, TX ²	AK, CA, CT ² , ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN, MA, MD ² , MO, NV, SC, TX ²	AK, CA, CT ² , ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL ³ , GA, HI, IL, IA, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	CA ⁴ , IN

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

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

³Max issue age for Florida is age 64.

⁴Max issue age for California is age 56.

⁵Max issue age for Indiana is age 85.



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THE SILAC TETON® SERIES Accumulation FIA

Product Feature	Teton 5	Teton 5	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14 ³	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	4.00%	3.75%	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%	4.00%	
S&P 500® AP2P Cap	7.75%	7.25%	7.75%	7.25%	7.75%	7.25%	7.75%	7.50%	7.25%	
S&P 500® AP2P PR	50%	47%	50%	47%	50%	47%	50%	50%	47%	
S&P 500® Duo Swift AP2P PR	67%	65%	67%	65%	67%	65%	67%	67%	65%	
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	90%	85%	90%	85%	90%	85%	90%	85%	85%	
Bloomberg Versa 10 AP2P PR	82%	80%	82%	80%	82%	80%	82%	82%	77%	
Barclays Atlas 5 AP2P PR	170%	165%	170%	165%	170%	165%	175%	170%	160%	
Barclays Atlas 5 AP2P Boost ¹	3.00%	2.75%	3.00%	2.75%	3.00%	2.75%	3.00%	3.00%	2.75%	
S&P 500® RavenPack AP2P PR	185%	175%	185%	175%	185%	175%	185%	180%	170%	
S&P 500® RavenPack AP2P Boost ¹	3.25%	3.00%	3.25%	3.00%	3.25%	3.00%	3.25%	3.25%	3.00%	
Nasdaq Gen 5 AP2P PR	175%	165%	175%	165%	175%	165%	175%	170%	165%	
Nasdaq Gen 5 AP2P Boost ¹	3.00%	2.75%	3.00%	2.75%	3.00%	2.75%	3.00%	3.00%	2.75%	
State Specific	AL, AR, AZ, CT ² , DC, FL, 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	AK, CA, 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, KS, KY, LA, MD ² , 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, CT ² , DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD ² , 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, CT ² , DC, FL, 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	AL, AR, AZ, CT ² , DC, FL, 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	CA ⁴

SILAC TETON BONUS SERIES Accumulation with Premium Bonus FIA

Product Feature	Teton Bonus 5	Teton Bonus 5	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 14 ³	Teton Bonus 14	Teton Bonus 14	
Premium Bonus	0-80: 7%	0-80: 7%	0-80: 10%	0-80: 10%	0-80: 15% 81-85: 5%	0-80: 12% 81-85: 5%	0-70: 15%	0-70: 15%	7%	
	81-90: 4.5%	81-90: 4.5%	81-90: 5%	81-90: 5%	0-80: 11% IN	0-80: 15% CO 0-80: 10% CA 0-80: 9% DE	71-80: 13%	71-80: 13%		
Total Premium Bonus (with Elev+)	0-80: 9%	0-80: 9%	0-80: 13%	0-80: 13%	0-80: 20% 81-85: 10%	0-80: 17% 81-85: 10%	0-70: 20% 71-80: 18%	0-70: 20%	12%	
	81-90: 6.5%	81-90: 6.5%	81-90: 8%	81-90: 8%	0-80: 16% IN	0-80: 20% CO 0-80: 15% CA 0-80: 14% DE	0-80: 16% IN	71-80: 18%		
Fixed Rate	2.75%	2.50%	2.75%	2.50%	2.75%	2.50%	3.00%	2.75%	3.00%	
S&P 500® AP2P Cap	5.75%	5.25%	6.00%	5.25%	6.00%	5.25%	6.00%	5.75%	6.00%	
S&P 500® AP2P PR	40%	37%	40%	37%	40%	37%	42%	40%	42%	
S&P 500® Duo Swift AP2P PR	52%	50%	55%	50%	55%	50%	55%	52%	55%	
S&P 500® Monthly P2P Cap	2.15%	2.00%	2.15%	2.00%	2.15%	2.00%	2.15%	2.00%	2.15%	
S&P 500® Monthly Average PR	70%	65%	70%	65%	70%	65%	70%	70%	70%	
Bloomberg Versa 10 AP2P PR	65%	60%	67%	62%	67%	62%	67%	65%	67%	
Barclays Atlas 5 AP2P PR	135%	125%	135%	125%	135%	125%	140%	135%	140%	
Barclays Atlas 5 AP2P Boost ¹	1.75%	1.25%	1.75%	1.25%	1.75%	1.25%	1.75%	1.75%	1.75%	
S&P 500® RavenPack AP2P PR	145%	135%	145%	135%	145%	135%	150%	145%	150%	
S&P 500® RavenPack AP2P Boost ¹	2.00%	1.50%	2.00%	1.50%	2.00%	1.50%	2.00%	2.00%	2.00%	
Nasdaq Gen 5 AP2P PR	140%	130%	140%	130%	140%	130%	140%	140%	140%	
Nasdaq Gen 5 AP2P Boost ¹	1.75%	1.25%	1.75%	1.25%	1.75%	1.25%	1.75%	1.75%	1.75%	
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, IN ⁵ , KS, KY, LA, 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 ⁵ , KS, KY, LA, MD ² , 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, MD ² , 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, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	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, VA, VT, WV, WI, WY	CO	CA ⁴

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

³Max issue age for Florida is age 64.

⁴Max issue age for California is age 56.

⁵Max issue age for Indiana is age 85.

ELEVATION details on page 5



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 PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
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EVOLVE Lifetime Income with Premium Bonus FIA

Product Feature	Evolve 7	Evolve 7	Evolve 7	Evolve 10	Evolve 10	Evolve 10	Evolve 14 ³	Evolve 14	Evolve 14
Premium Bonus	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Rollup Rate	6.00% + Interest Credit %								
Fixed Rate	4.50%	4.00%	4.00%	4.75%	4.00%	4.00%	5.00%	4.75%	4.00%
S&P 500 [®] AP2P Cap	8.50%	8.00%	7.25%	9.50%	8.50%	7.25%	9.75%	9.50%	7.25%
S&P 500 [®] AP2P PR	55%	52%	47%	60%	55%	47%	62%	60%	47%
S&P 500 [®] Duo Swift AP2P PR	75%	70%	65%	82%	72%	65%	82%	82%	65%
S&P 500 [®] Monthly P2P Cap	2.75%	2.75%	2.50%	3.25%	2.75%	2.50%	3.25%	3.00%	2.50%
S&P 500 [®] Monthly Average PR	100%	95%	85%	105%	95%	85%	110%	105%	85%
Bloomberg Versa 10 AP2P PR	92%	87%	80%	100%	90%	80%	100%	100%	77%
Barclays Atlas 5 AP2P PR	190%	180%	165%	205%	185%	165%	210%	205%	160%
Barclays Atlas 5 AP2P Boost ¹	3.75%	3.25%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	2.75%
S&P 500 [®] RavenPack AP2P PR	200%	190%	175%	220%	200%	175%	225%	220%	170%
S&P 500 [®] RavenPack AP2P Boost ¹	4.00%	3.50%	3.00%	4.50%	3.75%	3.00%	4.75%	4.50%	3.00%
Nasdaq Gen 5 AP2P PR	195%	185%	165%	210%	190%	165%	215%	210%	165%
Nasdaq Gen 5 AP2P Boost ¹	3.75%	3.50%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	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, VT, WV, WI, WY	CO, DE, IN ⁵ , MA, MO, NV, SC	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, VT, WV, WI, WY	CO, DE, IN, MA, MO, NV, SC	AK, CA, CT, ID, 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, VT, WV, WI, WY	CO	CA ⁴ , IN

EVOLVE BONUS Lifetime Income with Premium Bonus FIA

Product Feature	Evolve Bonus 7	Evolve Bonus 7	Evolve Bonus 7	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 14 ³	Evolve Bonus 14	Evolve Bonus 14
Premium Bonus	0-80: 13%	0-80: 13%	0-80: 13%	0-80: 20%	0-80: 17% 81-85: 10%	0-80: 17% 81-85: 10%	0-70: 20%	0-70: 20%	0-80: 16% IN
	81-90: 8%	81-90: 8%	81-90: 8%	81-85: 10%	0-80: 20% CO 0-80: 16% IN	0-80: 15% CA	71-80: 18%	71-80: 18%	0-56: 12% CA
Rollup Rate	6.00% + Interest Credit %								
Fixed Rate	3.25%	2.75%	2.50%	3.50%	3.00%	2.50%	3.50%	3.25%	3.00%
S&P 500 [®] AP2P Cap	6.25%	5.75%	5.25%	6.75%	6.00%	5.25%	7.00%	6.75%	6.00%
S&P 500 [®] AP2P PR	42%	40%	37%	45%	42%	37%	47%	45%	42%
S&P 500 [®] Duo Swift AP2P PR	57%	52%	50%	62%	55%	50%	62%	62%	55%
S&P 500 [®] Monthly P2P Cap	2.25%	2.00%	2.00%	2.25%	2.00%	2.00%	2.50%	2.25%	2.00%
S&P 500 [®] Monthly Average PR	75%	70%	65%	80%	70%	65%	80%	80%	70%
Bloomberg Versa 10 AP2P PR	70%	65%	62%	75%	67%	62%	77%	75%	67%
Barclays Atlas 5 AP2P PR	145%	135%	125%	155%	140%	125%	160%	155%	140%
Barclays Atlas 5 AP2P Boost ¹	2.00%	1.50%	1.25%	2.50%	1.75%	1.25%	2.50%	2.50%	1.75%
S&P 500 [®] RavenPack AP2P PR	155%	145%	135%	165%	150%	135%	170%	165%	150%
S&P 500 [®] RavenPack AP2P Boost ¹	2.25%	2.00%	1.50%	2.75%	2.00%	1.50%	2.75%	2.75%	2.00%
Nasdaq Gen 5 AP2P PR	150%	140%	130%	160%	140%	130%	165%	160%	140%
Nasdaq Gen 5 AP2P Boost ¹	2.00%	1.75%	1.25%	2.50%	1.75%	1.25%	2.75%	2.50%	1.75%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, IN ⁵ , MA, MO, NV, SC	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, IN, MA, MO, NV, SC	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL ³ , GA, HI, IA, IL, KS, KY ² , LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO	CA ⁴ , IN

¹The Boost increases your interest credit. Contact us at 888-352-5122 about the Boost strategy.
²Evolve Only/Evolve Bonus is not available.

³Max issue age for Florida is age 64.
⁴Max issue age for California is age 56.
⁵Max issue age for Indiana is age 85.

There is an annual spread of 1.50% of your Account Value that will be deducted from your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. The spread does not impact the Income Value.



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 PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
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VEGA Enhanced Wealth Transfer & Lifetime Income FIA

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	4.75%	4.75%	4.50%	4.75%	4.25%	4.00%	4.50%	4.25%	3.75%
S&P 500 [®] AP2P PR	32%	32%	32%	32%	30%	27%	30%	30%	27%
S&P 500 [®] Duo Swift AP2P PR	45%	42%	42%	42%	40%	37%	40%	40%	37%
S&P 500 [®] Monthly P2P Cap	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.50%
S&P 500 [®] Monthly Average PR	60%	60%	55%	55%	55%	50%	55%	50%	50%
Bloomberg Versa 10 AP2P PR	55%	52%	52%	52%	50%	45%	50%	47%	45%
Barclays Atlas 5 AP2P PR	110%	110%	105%	110%	100%	95%	105%	100%	95%
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	0.50%	0.50%	0.25%	0.50%	0.00%	N/A	0.25%	0.00%	N/A
S&P 500 [®] RavenPack AP2P PR	120%	120%	115%	120%	110%	100%	110%	105%	100%
S&P 500 [®] RavenPack AP2P Boost ¹	0.75%	0.75%	0.75%	0.75%	0.50%	0.00%	0.50%	0.25%	0.00%
Nasdaq Gen 5 AP2P PR	115%	115%	110%	115%	105%	100%	105%	105%	97%
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%	0.25%	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 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

VEGA **BONUS** Enhanced Wealth Transfer & Lifetime Income With Benefit Bonus FIA

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% 81-85: 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 [®] AP2P Cap	5.00%	5.00%	4.75%	4.50%	4.50%	3.75%	3.50%	3.25%	3.00%
S&P 500 [®] AP2P PR	35%	35%	32%	30%	27%	27%	25%	25%	22%
S&P 500 [®] Duo Swift AP2P PR	45%	45%	45%	40%	35%	35%	35%	32%	30%
S&P 500 [®] Monthly P2P Cap	2.00%	2.00%	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%
S&P 500 [®] Monthly Average PR	60%	60%	60%	55%	50%	45%	45%	45%	40%
Bloomberg Versa 10 AP2P PR	57%	55%	55%	50%	45%	42%	42%	40%	37%
Barclays Atlas 5 AP2P PR	115%	115%	115%	100%	95%	92%	87%	82%	77%
Barclays Atlas 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%	1.00%	1.25%
Barclays Atlas 5 AP2P Boost ¹	0.75%	0.75%	0.75%	0.25%	N/A	N/A	N/A	N/A	N/A
S&P 500 [®] RavenPack AP2P PR	125%	125%	120%	110%	100%	97%	92%	87%	82%
S&P 500 [®] RavenPack AP2P Spread ¹	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%	1.00%
S&P 500 [®] RavenPack AP2P Boost ¹	1.00%	1.00%	1.00%	0.50%	0.00%	N/A	N/A	N/A	N/A
Nasdaq Gen 5 AP2P PR	120%	120%	115%	105%	97%	92%	90%	87%	80%
Nasdaq Gen 5 AP2P Spread ¹	N/A	N/A	N/A	N/A	0.25%	0.50%	0.50%	0.75%	1.25%
Nasdaq Gen 5 AP2P Boost ¹	1.00%	1.00%	0.75%	0.25%	N/A	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 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.
 The Boost increases your interest credit. [Contact us at 888-352-5122](tel:888-352-5122) about the Boost strategy.

³Max issue age for Florida is age 64.

ELEVATION Additional Liquidity & Premim Bonus on Teton® & Denali™ FIAs

Product Feature	Teton & Denali FIAs	Elevation™	Elevation Plus™
Additional Premium Bonus ¹	N/A	N/A	5yr: 2% 7yr : 3% 10yr & 14yr: 5%
Free Withdrawal % Y2+	5%	10%	10%
Max Cumulative Free Withdrawal %	N/A	30%	30%
Cost	N/A	0.50%	1.00%
<i>The cost is an annual spread that will never exceed the interest credit and only applies during the withdrawal charge period.</i>			

¹The additional premium bonus available with the optional Elevation Plus rider may not be available in some states. 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%
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. In Idaho, policy form is ELCFIA-ID. 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.



INSURANCE COMPANY*

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

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

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