

HEALTH BENEFITS

Offered on our
Teton® Fixed Indexed Annuities



INSURANCE COMPANY





Did you know that in 2023...

**1 in 9 Americans age 65 or older
have Alzheimer's dementia?**

Additionally, more than 11 million Americans **provide unpaid care**
for a family member or friend with dementia,
valued at nearly \$340 billion.

At SILAC Insurance Company, our fixed indexed annuities
offer a variety of benefits designed to
provide help when needed the most.

. The next page provides a brief overview of some of the benefits available
on our Teton® Fixed Indexed Annuities:

*Source: 2023 Alzheimer's Disease Facts & Figures Special Report, Alzheimer's Association

TETON[®]

SILAC TETON[®] & TETON[®] BONUS ELEVATION[™]

The SILAC Teton[®] and Teton Bonus[®] Series is our fixed index annuity product suite that specializes in accumulation. Elevation[™] and Elevation Plus[™] are both optional riders that can be added to any Teton or Teton Bonus policy.

HOME HEALTH CARE BENEFIT

AVAILABLE ON ALL TETON & TETON BONUS PRODUCTS

BENEFIT:

Receive 100% of the account value paid over five years.

WHEN IS IT AVAILABLE:

After the 1st policy year and once qualifications are met.

HOW TO QUALIFY:

If you are no longer able to perform 2/6 Activities of Daily Living (i.e.- bathing, eating, dressing, continence, toileting, and transferring) without the physical assistance of another person.

Home Health Care services must begin after the Issue Date. Written proof from a licensed health care practitioner is required; impairment is expected to last over 90 days.

ELEVATION PLUS ONLY:

YOU OR YOUR SPOUSE CAN QUALIFY!

NURSING HOME BENEFIT

AVAILABLE ON ALL TETON & TETON BONUS PRODUCTS

BENEFIT:

Receive 100% of the account value paid as a lump sum.

WHEN IS IT AVAILABLE:

After the 1st policy year and once qualifications are met.

HOW TO QUALIFY:

If you have been confined to a certified, licensed nursing home for at least 90 consecutive calendar days. Confinement must begin after the Issue Date. Written proof from a licensed health care practitioner is required, and the withdrawal must be made while you are confined in the nursing home.

ELEVATION PLUS ONLY:

YOU OR YOUR SPOUSE CAN QUALIFY!

LIFE EVENT WITHDRAWAL

AVAILABLE WITH:

ELEVATION[™] & ELEVATION PLUS[™]

BENEFIT:

A one-time additional 10% of account value free withdrawal.

WHEN IS IT AVAILABLE:

After the 1st policy year and once qualifications are met.

HOW TO QUALIFY:

Available when you have an immediate financial need due to medical expenses, purchase or repair of a primary residence, tuition for post-secondary education, or unemployment.

TERMINAL ILLNESS BENEFIT

AVAILABLE ON ALL TETON & TETON BONUS PRODUCTS

BENEFIT:

Receive 100% of the account value paid as a lump sum.

WHEN IS IT AVAILABLE:

After the 1st policy year and once qualifications are met.

HOW TO QUALIFY:

If you have been diagnosed by a licensed healthcare practitioner with a terminal illness that results in a life expectancy of 12 months or less. Initial diagnosis of terminal illness must be made after the Issue Date. Written proof from a licensed health care practitioner and certification by the Physician who provided care is required.

ELEVATION PLUS ONLY:

YOU OR YOUR SPOUSE CAN QUALIFY!



INSURANCE COMPANY

TOP WORK PLACES



SILAC INSURANCE COMPANY®
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SILAC® Annuities are products of the insurance industry and are not guaranteed by any bank and is not insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery, interest recovery and market value adjustments may apply to withdrawals made during the withdrawal period. Restrictions apply. For Elevation Plus™, "Spouse" is defined as an individual to whom you are legally married or with whom you have entered a civil union or domestic partnership in accordance with state law. Notice is required and subject to SILAC review prior to the payment of the Life Event Rider. 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. Policy form numbers and product availability vary by state. In Idaho, policy form is ELCFIA-ID.

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