



## 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% 76-85: 8%	0-80: 8% 81-85: 6.5%	0-80: 8%	0-70: 13%	0-70: 13%	0-70: 13%
	81-90: 5.5%	81-90: 5.5% 81-85: 5.5% IN	81-90: 5.5%	0-80: 8% FL 81-85: 6.5% FL	0-75: 10% CO IN 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% 76-85: 11%	0-80: 11% 81-85: 9.5%	0-80: 11%	0-70: 16%	0-70: 16%	0-70: 16%
	81-90: 8.5%	81-90: 8.5% 81-85: 8.5% IN	81-90: 8.5%	0-80: 11% FL 81-85: 9.5% FL	0-75: 13% CO IN 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, IL, IA, 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.

# Interest Rates (Cont'd.) As of January 6, 2025



## Fixed Indexed Annuity with Enhanced Benefit Rider

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

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% 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, 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, 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, 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, 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% 7yr : 3% 10yr & 14yr: 5%
Free Withdrawal % Y2+	5%	10%	10%
Max Cumulative Free Withdrawal %	30%	5yr: 40% 7, 10 & 14yr: 50%	5yr: 40% 7, 10 & 14yr: 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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PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245  
888-352-5178 FAX: 888-352-5126

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