

## Product Information

### Policy Notes

The Denali 10 is a Modified Single Premium Deferred Annuity offering a robust set of features, including a 10 Year Surrender Charge Period and a Market Value Adjustment, to optimize growth potential. The Denali 10 automatically includes the **Lifetime Withdrawal Rider** at no additional charge. This annuity is an ideal choice for a long-term saver who can appreciate the benefits of tax-deferred growth, protection and limited access to funds. Few taxable investments provide this blend of safety, growth and flexibility.

Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. External market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks. Your Premium is never directly invested in the external index that is part of the crediting strategies you choose.

### Carrier Contact

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### Ratings

A.M. Best : B+

### Basic Contract Information

Premium Type	1st Year or Less
Free Look Period	30 Days
Rate Lock Period	N/A
Bail Out Provisions	No
Loan Provision	No
MVA Provision	Yes
RMD	Yes
Return of Premium	No
Death Benefit	Policy Value
Issue Date	Daily

### Premiums

	Non-Qual	Qualified
Min Single Premium:	10,000	10,000
Min Flexible Premium:	2,000	2,000
Additional Premium:	2,000	2,000
Max Premium:	1,000,000	1,000,000

Flex Premiums Permitted: 1st Year or Less

### Age Restrictions

	Non-Qual	Qualified	Min Age
Owner:	85	85	
Annuitant:	85	85	
Annuitization Age:	100	100	

### Policy Provisions

#### Guaranteed Minimum Cash Surrender Value

The GMCSV is based on 87.50% of the premium paid and the guaranteed minimum interest rate, set when your policy is issued, currently 1.00%. If you surrender your contract, the GMCSV ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMCSV.

### Withdrawal Provisions

First Year Withdrawals	No
Withdrawal Years 2+	5%
Wait Period Interest Only	1 Year
Wait Period Accumulation	One year
Minimum Policy Value	\$5,000
Withdrawal Calculated On	Accumulation
Date for Calculation	Issue
Systematic Withdrawals	No
Minimum Withdrawal Amount	\$ 100
Cumulative Free Withdrawal?	No

### Waivers

Terminal Illness Waiver, Annuitization Waiver, Market Value Adjustment , Nursing Home Waiver, Activities Daily Living  
(See below for state availability)

### Withdrawal Provision Details

#### Activities of Daily Living Not available in IA SD and Home Health Care Benefit

After the first Policy Year, you may request a payment of up to 20% of the Account Value each year for 5 Policy Years if you are unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person. Home Health Care Services must begin after the Issue Date. Written proof is required, and impairment is expected to last more than 90 days.

### Annuitization

The Income Date is the date Income Payments begin. If You do not begin Income Payments before the Scheduled Income Date, We will begin Income Payments on the Scheduled Income Date unless You request a later Income Date by providing Us Notice. Your requested Income Date is subject to Our approval and may not be earlier than the first Policy Anniversary nor later than the Maximum Maturity Date. The Income Date will never be later than the last Income Date permitted by applicable state or federal law.

We will make Income Payments according to the Income Option and payment frequency You select. You may select a monthly, quarterly, semi-annual or annual payment frequency. After We begin Income Payments, You cannot change the Income Option or payment frequency, and We may periodically require proof that the Annuitant is still living. If the sole Owner dies after Income Payments begin, the Beneficiary will become the Owner of this Policy. If a joint Owner dies after Income Payments begin, the surviving joint Owner becomes the sole Owner of this Policy.

If You begin Income Payments after the Income Waiting Period shown on the Policy Schedule, We will calculate Income Payments using the Account Value. If You begin Income Payments on or after the first Policy Anniversary and before the Income Waiting Period, We will calculate Income Payments using the Cash Value. Income Payments will never be less than what would be provided if the Cash Value was used to purchase a single premium immediate annuity at purchase rates offered by Us at the time. Income Options include:

- Income Option 1 – Income for a Specified Period (between 5 and 20 years);
- Income Option 2 – Life Income with a Guaranteed Period of 10 Years;
- Income Option 3 – Life Income;
- Income Option 4 – Joint and Survivor. You must name two Annuitants for this income option. We will pay equal installments as long as either Annuitant is living. When both Annuitants have died, installments will end;

If You do not select an Income Option or payment frequency, We will make monthly Income Payments according to Income Option 2 – Life Income with a Guaranteed Period of 10 Years.

### Death Benefit

The Death Benefit is equal to the Account Value upon death of the Owner. If the Owner's spouse is a beneficiary or joint owner, the spouse may continue

the policy in his or her own name.

### Free Withdrawals

In the 1st Policy Year, Required Minimum Distributions can be withdrawn as a free withdrawal. After the first Policy Year, 5% of the Account Value as of the preceding policy anniversary is available. If you withdraw less than the free withdrawal amount in any policy year, your free withdrawal amount in future policy years will not be increased. One non-systematic free withdrawal allowed per year.

### MVA Explanation

An MVA applies to any withdrawal where a withdrawal charge applies. An MVA can either decrease or increase the amount you'll receive from a withdrawal. It does not apply after the withdrawal charge period. The amount of this increase or decrease is determined by the changes in interest rates since you purchased your annuity and amount of time left in the withdrawal charge period. In general, as the underlying index's rates increase, cash values decrease; as rates decrease, cash values increase.

### Nursing Home Not available in SD

After the first Policy Year, you may request a payment of up to 100% of the Account Value if you are confined to a nursing home for 90 consecutive days. Confinement must begin after the Issue Date. Written proof is required, and the withdrawal must be made while you are confined.

### Required Minimum Distribution

If you purchase this annuity with "tax-qualified" money, tax law and IRS rules may require you to take required minimum distributions from your Policy each year. Any required minimum distributions taken from your Policy will be considered a free withdrawal. These amounts will be considered part of, and not in addition to, the Policy's free withdrawal amount.

### Terminal Illness

After the first Policy Year, you may request a payment of up to 100% of the Account Value if you are diagnosed with a terminal illness that is expected to result in death within one year. To qualify, the initial diagnosis of terminal illness must be made after the Issue Date. Written proof must be provided.

## Guaranteed Lifetime Withdrawal Benefit Riders

Rider Name	Issue Age	Bonus	Rollup Rate	Rollup Period	Withdrawal Age	Waiting Period	Fee	Status
Denali 7 & 10 GLWB	85 Max		Interest Earned	Until age 100	50 Min	One year	No Fee	Required

## Surrender Charges

Year	1	2	3	4	5	6	7	8	9	10
Connecticut	12.50	12.00	11.00	10.00	9.00	8.00	7.00	6.00	4.00	2.00
Florida	-	-	-	-	-	-	-	-	-	-
Ages 0-64	12.00	12.00	11.00	10.00	9.00	8.00	7.00	6.00	4.00	2.00
Ages 65-85	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00
All Other States	12.00	12.00	11.00	10.00	9.00	8.00	7.00	6.00	4.00	2.00

### State Specific Variations

Not available in AK CA CO DE ID MA MD MN MO MT NJ NV NY OH OR PA PR SC TX UT VA VI WA

### Minimum Fixed Rate

All States 0.50%

### Guaranteed Minimum Cash Surrender Value

The Guaranteed Minimum Cash Surrender Value is equal to 87.50% of premium paid, less any Partial Withdrawals and related withdrawal charges (excluding MVA, if applicable), accumulated at 1.00%.

## Fixed Index Account Rates

	Current Rates 05/01/2023			Guaranteed Minimum Values		
	Cap	Spread	Par	Cap	Spread	Par
1 Year S&P 500 Monthly Average w/Participation			105	-	-	10
1 Year Barclays Atlas 5 Point-to-Point w/Participation			275	-	-	10
1 Year Barclays Atlas 5 Point-to-Point w/Spread		-6.25		-	10.00	-
1 Year Credit Suisse RavenPack w/Participation			295	-	-	10
1 Year Credit Suisse RavenPack w/Spread		-6.50		-	10.00	-
1 Year S&P 500 Monthly Cap	4.50			0.75	-	-
1 Year S&P 500 Point-to-Point w/Cap	15.00			1.50	-	-
1 Year S&P 500 Point-to-Point w/Participation			55	-	-	10
1 Year S&P DuoSwift Point-to-Point w/Participation			105	-	-	10
NASDAQ Generations 5 w/Participation			280	-	-	10
NASDAQ Generations 5 w/Spread		-6.25		-	10.00	-

## Fixed Account Rates

Account Name	Guaranteed Period	Current Rates	Min Fixed Rate	Effective Date
1 Year Fixed Account	Fixed Rate 1 Year	5.50%	0.50%	5/1/2023

### Interest Rate History

		3/14/22	4/4/22	5/2/22	6/1/22	7/6/22	8/29/22	10/27/22	12/28/22	1/13/23	2/1/23	4/1/23	5/1/23
1 Year S&P 500 Point-to-Point w/Cap	Cap	5.75	5.75	5.75	6.00	7.75	7.75	9.25	15.00	15.00	15.00	15.00	15.00
1 Year S&P 500 Point-to-Point w/ Participation	Par	40	40	40	40	40	40	40	55	55	55	55	55
1 Year S&P 500 Monthly Cap	Cap	2.25	2.25	2.25	2.25	2.75	2.75	3.50	4.50	4.50	4.50	4.50	4.50
1 Year S&P 500 Monthly Average w/ Participation	Par	72	72	72	72	72	72	72	105	105	105	105	105
1 Year Barclays Atlas 5 Point-to-Point w/ Participation	Par	115	115	120	130	155	155	190	275	275	275	275	275
1 Year Barclays Atlas 5 Point-to-Point w/ Spread	Spread	-0.75	-0.75	-0.75	-1.25	-2.50	-2.50	-3.50	-6.25	-6.25	-6.25	-6.25	-6.25
1 Year Credit Suisse RavenPack w/ Participation	Par	120	120	125	135	165	165	200	295	295	295	295	295
1 Year Credit Suisse RavenPack w/ Spread	Spread	-1.00	-1.00	-1.25	-1.50	-2.75	-2.75	-4.00	-6.50	-6.50	-6.50	-6.50	-6.50
NASDAQ Generations 5 w/Participation	Par						160	192	280	280	280	280	280
NASDAQ Generations 5 w/Spread	Spread						-2.50	-3.75	-6.25	-6.25	-6.25	-6.25	-6.25
1 Year S&P DuoSwift Point-to-Point w/ Participation	Par												105

	Fixed Rates	3/14/22	4/4/22	5/2/22	6/1/22	7/6/22	8/29/22	10/27/22	12/28/22	1/13/23	2/1/23	4/1/23	5/1/23
1 Year Fixed Account	Base Rate	2.75	2.75	2.75	2.90	3.25	3.25	4.00	5.50	5.50	5.50	5.50	5.50
	CUR Yield>Surr	2.75	2.75	2.75	2.90	3.25	3.25	4.00	5.50	5.50	5.50	5.50	5.50
	GTD Yield>Surr	0.72	0.72	0.72	0.74	0.77	0.77	0.84	0.99	0.99	0.99	0.99	0.99

### Commissions

Effective date of commission schedule: 06/02/2021

Commissions are subject to change at any time without notice. Verify all commissions prior to submitting business.

#### Denali 10

Up to age 75	
Initial Premium:	7.0% on Initial Premium
Ages 76-80	
Initial Premium:	6.0% on Initial Premium
Ages 81-85	
Initial Premium:	4.5% on Initial Premium