

Interest Rates

Rates as of May 2, 2022

SILAC

INSURANCE COMPANY

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

DENALI SERIES

Fixed Indexed Annuity with Lifetime Withdrawal Benefit

Product Feature	Denali 7	Denali 7	Denali 10	Denali 10	Denali 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A
Fixed Rate	2.50%	2.00%	2.75%	2.50%	3.00%
S&P 500® Annual P2P Cap	5.50%	4.50%	5.75%	5.25%	7.00%
S&P 500® Annual P2P PR	40%	35%	40%	40%	45%
S&P 500® Monthly Cap	2.00%	1.75%	2.25%	2.00%	2.50%
S&P 500® Monthly Average Cap	6.50%	5.25%	7.00%	6.50%	8.50%
S&P 500® Monthly Average PR	70%	60%	72%	70%	80%
S&P 500® Monthly Average Spread	2.50%	3.50%	2.25%	2.75%	1.50%
Barclays Atlas 5 Annual P2P PR	115%	100%	120%	112%	137%
Barclays Atlas 5 Annual P2P Spread*	N/A	0.00%	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	0.75%	N/A	0.75%	0.50%	1.75%
Credit Suisse RavenPack AP2P PR	120%	105%	125%	117%	142%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	1.00%	0.25%	1.25%	1.00%	2.00%
State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, NV, MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, NV, MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY

DENALI BONUS

Fixed Indexed Annuity with Premium Bonus and Lifetime Withdrawal Benefit

Product Feature	Denali Bonus 7	Denali Bonus 7	Denali Bonus 10	Denali Bonus 10	Denali Bonus 14
Premium Bonus	0-80: 5%	0-80: 5%	0-75: 7% 76-85: 5%	0-80: 5%	0-70: 10%
	81-90: 2.5%	81-90: 2.5%	0-80: 5% FL 81-85: 3.5% FL	81-85: 3.5%	71-80: 5%
Fixed Rate	1.75%	1.50%	2.00%	1.75%	2.25%
S&P 500® Annual P2P Cap	3.50%	3.25%	4.00%	3.75%	4.75%
S&P 500® Annual P2P PR	25%	25%	30%	27%	35%
S&P 500® Monthly Cap	1.50%	1.25%	1.60%	1.60%	2.00%
S&P 500® Monthly Average Cap	3.75%	3.50%	4.50%	4.25%	5.75%
S&P 500® Monthly Average PR	47%	45%	55%	52%	65%
S&P 500® Monthly Average Spread	4.50%	5.00%	4.00%	4.25%	3.00%
Barclays Atlas 5 Annual P2P PR	85%	80%	87%	85%	102%
Barclays Atlas 5 Annual P2P Spread*	0.75%	1.00%	0.75%	1.00%	N/A
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	0.25%
Credit Suisse RavenPack AP2P PR	87%	85%	90%	87%	107%
Credit Suisse RavenPack AP2P Spread*	0.50%	0.75%	0.50%	0.75%	N/A
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	0.50%
State Specific	AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, NV, MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, NV, MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY

*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.](#)

Interest Rates (Continued)

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Fixed Indexed Annuity with Enhanced Benefit Rider



INSURANCE COMPANY

PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
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Product Feature	Vega 7	Vega 7	Vega 7	Vega 10	Vega 10	Vega 10	Vega 14
Benefit Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	1.50%	1.25%	1.25%	1.50%	1.50%	1.25%	1.75%
S&P 500® Annual P2P Cap	3.00%	2.75%	2.50%	3.25%	2.75%	2.50%	3.25%
S&P 500® Annual P2P PR	20%	20%	17%	22%	20%	20%	22%
S&P 500® Monthly Cap	1.50%	1.50%	1.50%	1.75%	1.50%	1.50%	1.75%
S&P 500® Monthly Average Cap	2.75%	2.50%	2.50%	3.00%	2.50%	2.50%	3.25%
S&P 500® Monthly Average PR	35%	35%	30%	40%	35%	35%	42%
S&P 500® Monthly Average Spread	5.25%	5.50%	5.75%	4.75%	5.50%	5.50%	4.50%
Barclays Atlas 5 Annual P2P PR	67%	62%	60%	75%	62%	60%	75%
Barclays Atlas 5 Annual P2P Spread*	1.75%	2.25%	2.25%	1.50%	2.25%	2.25%	1.50%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	70%	65%	62%	80%	65%	62%	80%
Credit Suisse RavenPack AP2P Spread*	1.50%	2.00%	2.00%	1.00%	2.00%	2.00%	1.00%
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC, TX	AK, UT	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC, TX	AK, UT	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY



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
Benefit Bonus	0-80: 35%	0-80: 35%	0-80: 35%	0-80: 35%	0-80: 35%	0-80: 35%	0-80: 35%
	81-90: 7%	81-90: 7%	81-90: 7%	81-85: 7%	81-85: 7%	81-85: 7%	
Fixed Rate	1.25%	1.00%	1.00%	1.25%	1.25%	1.00%	1.50%
S&P 500® Annual P2P Cap	2.50%	2.25%	2.25%	2.50%	2.25%	2.25%	2.50%
S&P 500® Annual P2P PR	20%	17%	15%	20%	17%	17%	20%
S&P 500® Monthly Cap	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
S&P 500® Monthly Average Cap	2.50%	2.25%	2.25%	2.50%	2.50%	2.25%	2.75%
S&P 500® Monthly Average PR	35%	30%	30%	35%	30%	30%	35%
S&P 500® Monthly Average Spread	5.50%	5.75%	6.00%	5.50%	5.75%	5.75%	5.25%
Barclays Atlas 5 Annual P2P PR	55%	50%	50%	57%	52%	50%	60%
Barclays Atlas 5 Annual P2P Spread*	2.75%	3.00%	3.00%	2.75%	3.00%	3.00%	2.50%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	57%	52%	52%	60%	55%	52%	62%
Credit Suisse RavenPack AP2P Spread*	2.50%	2.75%	2.75%	2.25%	2.50%	2.75%	2.25%
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC, TX	AK, UT	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC, TX	AK, UT	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY

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

Interest Rates (Continued)

Rates as of May 2, 2022

THE SILAC TETON™ SERIES Fixed Indexed Annuity focused on Accumulation

Product Feature	Teton 7	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	2.00%	1.75%	1.75%	2.25%	2.00%	2.50%
S&P 500® Annual P2P Cap	4.25%	4.00%	3.75%	4.50%	4.00%	5.50%
S&P 500® Annual P2P PR	30%	30%	25%	30%	30%	40%
S&P 500® Monthly Cap	1.75%	1.50%	1.50%	1.75%	1.60%	2.00%
S&P 500® Monthly Average Cap	4.50%	4.25%	4.00%	5.00%	4.25%	6.50%
S&P 500® Monthly Average PR	57%	55%	50%	60%	52%	70%
S&P 500® Monthly Average Spread	3.50%	4.00%	4.50%	3.50%	4.25%	2.50%
Barclays Atlas 5 Annual P2P PR	100%	90%	85%	100%	87%	115%
Barclays Atlas 5 Annual P2P Spread*	0.00%	0.75%	0.75%	0.00%	0.75%	N/A
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	0.75%
Credit Suisse RavenPack AP2P PR	105%	95%	90%	105%	90%	120%
Credit Suisse RavenPack AP2P Spread*	N/A	0.25%	0.50%	N/A	0.25%	N/A
Credit Suisse RavenPack AP2P Boost*	0.25%	N/A	N/A	0.25%	N/A	1.00%
State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	CA	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY

SILAC TETON™ BONUS SERIES Fixed Indexed Annuity with Premium Bonus and Accumulation

Product Feature	Teton Bonus 7	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 14
Premium Bonus	0-80: 6% 81-90: 3.5%	0-80: 6% 81-90: 3.5%	0-80: 6% 81-90: 3.5%	8% 6% FL	6%	10%
Fixed Rate	1.25%	1.00%	1.00%	1.50%	1.25%	1.75%
S&P 500® Annual P2P Cap	2.75%	2.50%	2.50%	3.00%	2.50%	3.75%
S&P 500® Annual P2P PR	20%	20%	20%	22%	20%	25%
S&P 500® Monthly Cap	1.25%	1.00%	1.00%	1.25%	1.10%	1.50%
S&P 500® Monthly Average Cap	2.75%	2.50%	2.50%	3.00%	2.50%	4.00%
S&P 500® Monthly Average PR	40%	35%	35%	40%	35%	50%
S&P 500® Monthly Average Spread	5.75%	6.00%	6.00%	5.50%	6.25%	4.25%
Barclays Atlas 5 Annual P2P PR	65%	60%	57%	62%	55%	80%
Barclays Atlas 5 Annual P2P Spread*	2.25%	2.50%	2.50%	2.25%	2.75%	1.00%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	67%	62%	60%	65%	57%	85%
Credit Suisse RavenPack AP2P Spread*	1.75%	2.00%	2.25%	1.75%	2.25%	0.75%
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	CA	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY

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Interest Rates (Continued)

Rates as of May 2, 2022

SILAC SECURE SAVINGS™ Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 5
Rate Guarantee Period	2	5
Fixed Rate	2.15%	3.00%
5% Penalty Free Withdrawals	Included	Included
Accumulated Interest Withdrawals	Included	Included
Required Minimum Distributions	Included	Included
Death Benefit	Account Value	Account Value

SECURE SAVINGS™ *Elite* Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	5	5
Fixed Rate	2.60%	2.25%	3.25%	3.10%
Rate Reduction for Optional Riders:				
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value

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