

DENALI Fixed Indexed Annuity with Lifetime Withdrawal Benefit

Product Feature	Denali 7	Denali 7	Denali 7	Denali 10	Denali 10	Denali 10	Denali 14	Denali 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	5.00%	4.50%	4.00%	5.50%	5.25%	4.25%	5.75%	5.50
S&P 500® Annual P2P Cap	11.00%	10.00%	8.50%	15.00%	12.00%	9.25%	15.00%	14.00%
S&P 500® Annual P2P PR	45%	42%	37%	55%	50%	40%	60%	60%
S&P 500® Monthly P2P Cap	3.75%	3.50%	3.25%	4.50%	4.00%	3.50%	4.75%	4.75%
S&P 500® Monthly Average PR	85%	80%	70%	105%	90%	75%	110%	107%
Barclays Atlas 5 Annual P2P PR	225%	205%	185%	275%	245%	200%	280%	275%
Barclays Atlas 5 Annual P2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	5.00%	4.25%	3.50%	6.25%	5.50%	4.00%	6.50%	6.25%
Credit Suisse RavenPack AP2P PR	240%	220%	200%	295%	260%	210%	300%	295%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	5.25%	4.75%	4.00%	6.50%	5.75%	4.25%	7.00%	6.75%
Nasdaq Generations 5 AP2P PR	230%	210%	190%	280%	250%	205%	290%	285%
Nasdaq Generations 5 AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Generations 5 AP2P Boost*	5.00%	4.50%	3.75%	6.25%	4.50%	4.00%	6.50%	6.25%
State Specific	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AR, AZ, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO

DENALI 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	Denali Bonus 14
Premium Bonus	0-80: 5%	0-80: 5%	0-80: 5%	0-75: 7% 76-85: 5%	0-80: 5%	0-80: 5%	0-70: 10%	0-70: 10%
	81-90: 2.5%	81-90: 2.5%	81-90: 2.5%	0-80: 5% FL 81-85: 3.5% FL	81-85: 3.5%	81-85: 3.5%	71-80: 5%	71-80: 5%
Fixed Rate	4.25%	4.00%	3.50%	5.00%	4.25%	3.50%	5.00%	4.75%
S&P 500® Annual P2P Cap	10.00%	9.50%	7.75%	12.00%	9.25%	7.75%	12.00%	10.75%
S&P 500® Annual P2P PR	40%	40%	35%	45%	40%	37%	45%	45%
S&P 500® Monthly P2P Cap	3.50%	3.50%	3.00%	3.75%	3.50%	3.00%	3.75%	3.75%
S&P 500® Monthly Average PR	80%	75%	65%	85%	75%	65%	85%	85%
Barclays Atlas 5 Annual P2P PR	205%	200%	170%	230%	195%	170%	230%	225%
Barclays Atlas 5 Annual P2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	4.00%	4.00%	3.00%	4.75%	4.00%	3.00%	4.75%	4.50%
Credit Suisse RavenPack AP2P PR	220%	215%	180%	240%	210%	180%	240%	235%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	4.50%	4.50%	3.50%	5.25%	4.25%	3.25%	5.25%	5.00%
Nasdaq Generations 5 AP2P PR	210%	205%	175%	235%	200%	175%	235%	230%
Nasdaq Generations 5 AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Generations 5 AP2P Boost*	4.25%	4.25%	3.00%	5.00%	4.00%	3.00%	5.00%	4.75%
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, VT, WV, WI, WY	CO, DE, ID, MA, MO, NV, SC, TX	AK, CT, MN, OH, OR, PA, 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, VT, WV, WI, WY	CO, DE, ID, MA, MO, NV, SC, TX	AK, CT, MN, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IL, IA, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO

*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.](tel:888-352-5122)

Interest Rates (Cont'd.) As of December 28, 2022



INSURANCE COMPANY

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

VEGA Fixed Indexed Annuity with Enhanced Benefit Rider

Product Feature	Vega 7	Vega 7	Vega 7	Vega 10	Vega 10	Vega 10	Vega 14	Vega 14
Benefit Bonus	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%
S&P 500® Annual P2P Cap	5.25%	5.25%	5.00%	5.25%	4.75%	4.50%	5.00%	4.75%
S&P 500® Annual P2P PR	22%	22%	20%	22%	20%	20%	22%	20%
S&P 500® Monthly P2P Cap	2.00%	2.00%	2.00%	2.25%	2.00%	2.00%	2.25%	2.00%
S&P 500® Monthly Average PR	35%	35%	30%	40%	35%	35%	42%	40%
Barclays Atlas 5 Annual P2P PR	115%	110%	110%	110%	102%	95%	105%	100%
Barclays Atlas Annual P2P Spread*	N/A	N/A	N/A	N/A	N/A	0.25%	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	0.75%	0.50%	0.50%	0.50%	0.25%	N/A	0.25%	0.00%
Credit Suisse RavenPack AP2P PR	120%	115%	115%	115%	107%	100%	110%	105%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	1.00%	1.00%	0.75%	1.00%	0.25%	0.00%	0.50%	0.25%
Nasdaq Generations 5 AP2P PR	117%	112%	112%	112%	105%	100%	107%	102%
Nasdaq Generations 5 AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Generations 5 AP2P Boost*	0.75%	0.75%	0.50%	0.75%	0.25%	0.00%	0.25%	0.25%
State Specific	AL, AZ, AR, CT, DC, FL, 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, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, 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, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, 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

VEGA BONUS 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	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%
	81-90: 10%	81-90: 10%	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%
S&P 500® Annual P2P Cap	5.50%	5.50%	5.25%	5.00%	4.25%	4.25%	4.00%	3.75%
S&P 500® Annual P2P PR	20%	20%	20%	20%	17%	17%	20%	17%
S&P 500® Monthly P2P Cap	2.25%	2.25%	2.25%	2.25%	2.00%	2.00%	2.00%	1.75%
S&P 500® Monthly Average PR	35%	35%	35%	35%	30%	30%	35%	32%
Barclays Atlas 5 Annual P2P PR	120%	120%	117%	105%	97%	92%	90%	85%
Barclays Atlas 5 Annual P2P Spread*	N/A	N/A	N/A	N/A	0.25%	0.50%	0.50%	0.75%
Barclays Atlas 5 Annual P2P Boost*	1.00%	1.00%	0.75%	0.25%	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	127%	127%	125%	110%	102%	100%	95%	90%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%
Credit Suisse RavenPack AP2P Boost*	1.25%	1.25%	1.25%	0.50%	0.00%	0.00%	N/A	N/A
Nasdaq Generations 5 AP2P PR	122%	122%	120%	107%	100%	95%	92%	87%
Nasdaq Generations AP2P Spread*	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%
Nasdaq Generations AP2P Boost*	1.00%	1.00%	1.00%	0.25%	0.00%	N/A	N/A	N/A
State Specific	AL, AZ, AR, CT, DC, FL, 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, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, 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, DE, ID, MA, MO, NV, SC, TX	AK, MN, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, 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

*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.](tel:888-352-5122)



INSURANCE COMPANY

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

THE SILAC TETON™ SERIES Fixed Indexed Annuity focused on Accumulation

Product Feature	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14	Teton 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	4.25%	4.00%	4.50%	4.25%	4.75%	4.50%
S&P 500® Annual P2P Cap	9.25%	9.00%	10.00%	9.50%	10.50%	10.25%
S&P 500® Annual P2P PR	40%	40%	45%	42%	45%	45%
S&P 500® Monthly P2P Cap	3.25%	3.25%	3.50%	3.25%	3.65%	3.50%
S&P 500® Monthly Average PR	75%	75%	80%	75%	82%	80%
Barclays Atlas 5 Annual P2P PR	205%	200%	215%	205%	220%	215%
Barclays Atlas 5 Annual P2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	4.00%	4.00%	4.50%	4.00%	4.75%	4.50%
Credit Suisse RavenPack AP2P PR	215%	210%	225%	215%	230%	225%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	4.50%	4.25%	4.75%	4.50%	5.00%	4.75%
Nasdaq Generations 5 AP2P PR	205%	200%	215%	205%	220%	215%
Nasdaq Generations 5 AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Generations 5 AP2P Boost*	4.00%	4.00%	4.50%	4.00%	4.75%	4.50%
State Specific	AL, AR, AZ, 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, CO, DE, ID, MA, MN, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, 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, CO, DE, ID, MA, MN, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, 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	CO

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

Product Feature	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 14	Teton Bonus 14
Premium Bonus	0-80: 6% 81-90: 3.5%	0-80: 6% 81-90: 3.5%	0-80: 8% 81-90: 6% FL	6%	10%	10%
Fixed Rate	3.50%	3.25%	3.75%	3.50%	4.00%	3.75%
S&P 500® Annual P2P Cap	8.25%	8.00%	8.50%	8.25%	9.00%	8.75%
S&P 500® Annual P2P PR	37%	35%	40%	37%	42%	40%
S&P 500® Monthly P2P Cap	3.00%	3.00%	3.25%	3.00%	3.25%	3.00%
S&P 500® Monthly Average PR	67%	65%	70%	67%	72%	70%
Barclays Atlas 5 Annual P2P PR	180%	175%	185%	180%	195%	190%
Barclays Atlas 5 Annual P2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	3.25%	3.25%	3.75%	3.25%	4.00%	3.75%
Credit Suisse RavenPack AP2P PR	190%	185%	200%	195%	210%	205%
Credit Suisse RavenPack AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P Boost*	3.75%	3.50%	4.00%	3.75%	4.25%	4.00%
Nasdaq Generations 5 AP2P PR	180%	175%	185%	180%	195%	190%
Nasdaq Generations 5 AP2P Spread*	N/A	N/A	N/A	N/A	N/A	N/A
Nasdaq Generations 5 AP2P Boost*	3.25%	3.25%	3.50%	3.50%	4.00%	3.75%
State Specific	AL, AR, AZ, 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, CO, CT, DE, ID, MA, MN, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, 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, CO, CT, DE, ID, MA, MN, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, 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	CO

*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](tel:888-352-5122) about the Boost strategy.

Interest Rates (Cont'd.) As of December 28, 2022



INSURANCE COMPANY

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



Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 5
Rate Guarantee Period	2	5
Fixed Rate	2.60%	3.45%
5% Penalty Free Withdrawals	Included	Included
Accumulated Interest Withdrawals	Included	Included
Required Minimum Distributions	Included	Included
Death Benefit	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 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	5	5
Fixed Rate	3.15%	2.70%	4.00%	3.60%
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

FOR AGENT USE ONLY. Product availability may vary by state. 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.

S&P 500® Disclosure

The "S&P" 500® is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by SILAC Insurance Company ("SILAC"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LL5C ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by SILAC. SILAC's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.



INSURANCE COMPANY

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

Barclays Disclosure

Neither Barclays Bank PLC ('BB PLC') nor any of its affiliates (collectively 'Barclays') is the issuer or producer of the Fixed Indexed Annuities ('FIA Annuities') and Barclays has no responsibilities, obligations or duties to investors in the FIA Annuities. The Barclays Atlas 5 Index (the 'Index'), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by SILAC Insurance Company ('SILAC') as the insurer or producer of FIA Annuities (the 'Issuer').

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to the Issuer or the FIA Annuities or investors in the FIA Annuities. Additionally, SILAC as issuer or producer of the FIA Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the FIA Annuities. Investors acquire the FIA Annuities from SILAC and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the FIA Annuities. The FIA Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the FIA Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trademark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of the financial instrument. Neither publication of the Index by Solactive AG nor the use of the Index or Index trademark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in this financial instrument.

Credit Suisse Disclosure

The "Credit Suisse RavenPack Artificial Intelligence Index" and "Credit Suisse", and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). As used herein, the title "artificial intelligence" or "AI" does not imply any form of actual intelligence, learning or comprehension. The Credit Suisse RavenPack Artificial Intelligence Index relies upon an algorithm that is called "artificial intelligence" only in the limited sense that it applies static algorithmic rules to language to produce a mathematical result that might indicate relevance, novelty or a given sentiment about a company. Credit Suisse has no relationship to SILAC Insurance Company, other than the licensing of the Credit Suisse RavenPack Artificial Intelligence Index and its service marks for use in connection with the FIAs and certain hedging arrangements and is not a party to any transaction contemplated hereby. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the FIAs. Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use. Obligations to make payments under the FIAs are solely the obligation of SILAC Insurance Company and are not the responsibility of Credit Suisse.

License Agreement with S&P: The Credit Suisse RavenPack Artificial Intelligence Index (the "Strategy") is the property of Credit Suisse International, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to license the use of the S&P Sector TR Indices in connection with the Strategy. The S&P Sector TR Indices are the property of S&P Dow Jones Indices, its affiliates and/or their third party licensors. S&P® is a registered trademark of Standard & Poor's Financial Services LLC, and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. The Strategy is not sponsored, endorsed, sold or promoted by S&P Opco, LLC, S&P Dow Jones Indices LLC, their affiliates, including Standard & Poor's Financial Services LLC, or their third party licensors, including Dow Jones Trademark Holdings LLC (collectively, "S&P Dow Jones Indices").

The FIAs are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices, its affiliates, or their third party licensors and neither S&P Dow Jones Indices, its affiliates nor their third party licensors make any representation regarding the advisability of investing in the Credit Suisse RavenPack Artificial Intelligence Index.

Nasdaq Disclosure

Nasdaq®, Nasdaq Generations 5 Index™, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by SILAC Insurance Company®. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. MerQube, Inc. calculates the Nasdaq Generations 5 Index on behalf of the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Salt Financial, LLC. licenses its truVol Risk Control Engine ("RCE") and other methodologies (collectively, "Salt IP") to the Corporations as a contributor to the Nasdaq Generations 5 Index. Salt Financial, LLC. and its affiliates, employees, partners, and vendors shall not be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of the Salt IP even if advised of the possibility of such damages.