

# Interest Rates As of February 1, 2023



INSURANCE COMPANY

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

## 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% 81-85: 3.5%	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	0-70: 7% CO 71-85: 5% CO	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, IA, IL, 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](tel:888-352-5122) about the Boost strategy.

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## 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)

**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, 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%	8% 6% FL	6% 8% CO	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, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO

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## 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	5.00%	4.30%	5.50%	4.50%	5.35%	4.60%
<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

**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.

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