

It's time for DENALI™ to

EVOLVE

EVOLVE is an optional rider that can be added to any SILAC® Denali™ or Denali Bonus™ Fixed Indexed Annuity policy.

EVOLVE provides an additional premium bonus, higher free withdrawals, and an enhanced lifetime withdrawal benefit.



**PREMIUM
BONUS**



**MORE
LIQUIDITY**



**ENHANCED
INCOME**

PREMIUM BONUS EVOLVED

EVOLVE offers an additional premium bonus on all premiums during the first policy year. This premium bonus applies to Denali or Denali Bonus.

Product	Premium Bonus	Additional Premium Bonus with EVOLVE	Total Premium Bonus with EVOLVE
DENALI™ 7	N/A	3%	3%
DENALI™ 10	N/A	3%	3%
DENALI™ 14	N/A	3%	3%
DENALI BONUS™ 7	8%	3%	11%
DENALI BONUS™ 10	10%	3%	13%
DENALI BONUS™ 14	13%	3%	16%

Premium bonus may differ by issue age and by state variation. Please refer to the SILAC® Annuity Rate Sheet and Product Availability Grid for complete details.

LIQUIDITY EVOLVED

EVOLVE offers an enhanced liquidity benefit:

10% FREE WITHDRAWALS

This higher free withdrawal amount provides you with **more flexibility** when life throws you a curveball.

INCOME EVOLVED

EVOLVE provides an enhanced lifetime withdrawal benefit that can bring some certainty to life's unexpected events:

Income Value – The basis for lifetime withdrawal benefits. The Income Value equals the premium, premium bonus & Income Credits, a **6% compound rollup rate** plus interest credits before the **EVOLVE** Spread.

Level Lifetime Withdrawals – Lifetime income that starts out **higher** than Increasing Lifetime Withdrawals.

Increasing Lifetime Withdrawals – Lifetime income that starts out lower than Level Lifetime Withdrawals **but** can increase with each interest credit.

	DENALI™ & DENALI BONUS™	EVOLVE
Free Withdrawals Y2+	5%	10%
Additional Premium Bonus		✓
Lifetime Income	Based on Acct Value	Based on 6% Rollup Rate + Interest Credit %

All for a spread of **1.50%**

Spread will never take account value backwards!



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SILAC® is licensed as SILAC Life Insurance Company in the state of California, license #6244-8.

The Evolve Income Credits stop after 30 years or once Lifetime Withdrawals begin, whichever is earlier. The Evolve Income Value cannot be withdrawn as a lump sum and is not part of the death benefit. The annual spread is a percentage of the account value it will never exceed the interest credit for the policy year. Withdrawal charges, Interest & bonus recovery, and market value adjustment may apply to withdrawals made during the withdrawal charge period. Interest credit amount is not indicative of future performance. PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. This is a product of the insurance industry and not guaranteed by a bank, nor insured by FDIC or NCUA/NCUSIF. Product availability may vary by state. In Idaho, policy form is ELCFIA-ID. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed agent.