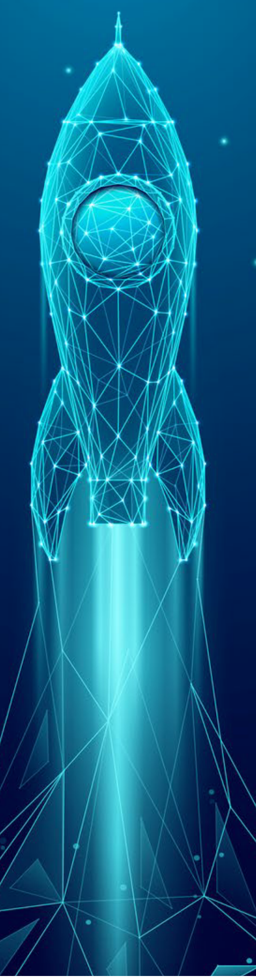
SILAC
INSURANCE COMPANY®

JUMPSTART ACCUMULATION WITH SILAC® BONUS PRODUCTS



Check out our Premium and Benefit Bonus products below:

	INCOME			ACCUMULATION				LEGACY		
	EVOLVE™ BONUS 7	EVOLVE BONUS 10	EVOLVE BONUS 14	TETON® BONUS 5	DENALI™ & TETON BONUS 7	DENALI & TETON BONUS 10	DENALI & TETON BONUS 14	VEGA BONUS 7	VEGA BONUS 10	VEGA BONUS 14
Premium or Benefit Bonus*	0-80: **13%**	0-80: **20%**	0-70: **20%**	0-80: **7%**	0-80: **10%**	0-80: **15%**	0-70: **15%**	0-80: **50%**	0-80: **50%**	**50%**
	81-90: **8%**	81-85: **10%**	71-80: **18%**	81-90: **4.5%**	81-90: **5%**	81-90: **5%**	71-80: **13%**	81-90: **10%**	81-85: **10%**	
				TOTAL Premium Bonus (with Elevation+ Rider)						
				0-80: **9%**	0-80: **13%**	0-80: **20%**	0-70: **20%**			
				81-90: **6.5%**	81-90: **8%**	81-90: **10%**	71-80: **18%**			

EMAIL US FOR MORE INFORMATION TODAY!

SALES@SILACINS.COM

FOR AGENT USE ONLY.

Premium and Benefit Bonus rates as of May 2025.

**Denali, Teton and Evolve offer Premium Bonuses. The Benefit Bonus for Vega Bonus only applies to the Benefit Value.*

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

The Vega Benefit Value is used to calculate the Lifetime and Accelerated withdrawal benefits, and can be received as an Enhanced Death Benefit paid over 5 years in lieu of the the base policy's lump sum death benefit. Evolve and Elevation Plus have an annual spread that is a percentage of the account value; it will never exceed the interest credit for the policy year. Withdrawal charges, bonus & interest recovery and market value adjustment may apply to withdrawals made during the withdrawal charge period. 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.

SILAC
INSURANCE COMPANY®

SILAC INSURANCE COMPANY® 10201 N. ILLINOIS ST, SUITE 280 CARMEL, IN 46290

www.SILACins.com

Teton® Bonus Series
Product Highlights

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

States: AL, AZ, AR, CO, DC, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NE, NH, NM, NC, ND, RI SD, OK, TN, VA, VT, WV, WI, WY

	Teton® Bonus 5	Teton® Bonus 7	Teton® Bonus 10	Teton® Bonus 14
Term	5 Years	7 Years	10 Years	14 Years
Issue Ages	0-90	0-90	0-85	0-80
Minimum Premium	$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: $2,000)			
Maximum Premium	$1,000,000 (Larger amounts will be considered with Home Office approval)			
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.			
Premium Bonus	Issue Age 0-80: 7.00% Issue Age 81-90: 4.50%	Issue Age 0-80: 10.00% Issue Age 81-90: 5.00%	Issue Age 0-80: 15.00% Issue Age 81-85: 5.00%	Issue Age 0-70: 15.00% Issue Age 71-80: 13.00%
Total Premium Bonus (with Elevation Plus)	Issue Age 0-80: 9.00% Issue Age 81-90: 6.50%	Issue Age 0-80: 13.00% Issue Age 81-90: 8.00%	Issue Age 0-80: 20.00% Issue Age 81-85: 10.00%	Issue Age 0-70: 20.00% Issue Age 71-80: 18.00%

Withdrawal Charge/ Bonus Recovery Schedule

Policy Year	Bonus 5 Charge Percent	Bonus 5 Bonus Recovery Percent	Bonus 7 Charge Percent	Bonus 7 Bonus Recovery Percent	Bonus 10 Charge Percent	Bonus 10 Bonus Recovery Percent	Bonus 14 Charge Percent	Bonus 14 Bonus Recovery Percent
1	12.00%	100%	12.00%	100%	12.00%	100%	14.75%	100%
2	12.00%	90%	12.00%	90%	12.00%	100%	13.75%	100%
3	11.00%	80%	11.00%	80%	11.00%	100%	12.75%	100%
4	10.00%	70%	10.00%	70%	10.00%	100%	11.75%	100%
5	9.00%	60%	9.00%	60%	9.00%	100%	10.75%	100%
6			7.00%	50%	8.00%	100%	10.00%	100%
7			4.00%	40%	7.00%	80%	9.00%	90%
8					6.00%	60%	8.00%	80%
9					4.00%	40%	7.00%	70%
10					2.00%	20%	6.00%	60%
11							5.00%	50%
12							4.00%	40%
13							3.00%	30%
14							2.00%	15%

Free Withdrawal	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirement. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Market Value Adjustment (MVA)	A MVA applies to full or any partial withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.

***Not available in South Dakota.**

Elevation™

Elevation™ is an optional rider that can be added to Teton® Bonus. Elevation™ or Elevation Plus™ can be added to Teton® Bonus but not both. It includes the following enhanced liquidity benefits:

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 0.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Elevation Plus™

Elevation Plus™ is an optional rider that can be added to Teton® Bonus. Elevation™ or Elevation Plus™ can be added to Teton® Bonus but not both. It includes the following enhanced benefits:

Additional Premium Bonus	Teton® Bonus 5: 2.00%	Teton® Bonus 7: 3.00%	Teton® Bonus 10: 5.00%	Teton® Bonus 14: 5.00%

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 1.00% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Denali™ Bonus Series
Product Highlights

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

States: AL, AZ, AR, CO, DC, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, ND, NM, OK, RI, SD, TN, VA, VT, WV, WI, WY

	Denali™ Bonus 7	**Denali™ Bonus 10**	**Denali™ Bonus 14**
Term	7 Years	10 Years	14 Years
Issue Ages	0-90	0-85	0-80
Minimum Premium	$10,000 Qualified and Non-Qualified Additional premiums allowed 1st policy year. (Minimum Additional Premium: $2,000)		
Maximum Premium	$1,000,000 (Larger amounts will be considered with Home Office approval)		
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.		
Premium Bonus	Issue Ages 0-80: 10.00%	Issue Ages 0-80: 15.00%	Issue Ages 0-70: 15.00%
	Issue Ages 81-90: 5.00%	Issue Ages 81-85: 5.00%	Issue Ages 71-80: 13.00%
Total Premium Bonus (with Elevation Plus)	Issue Ages 0-80: 13.00%	Issue Ages: 0-80: 20.00%	Issues Ages 0-70: 20.00%
	Issue Ages: 81-90: 8.00%	Issue Ages: 81-85: 10.00%	Issue Ages: 71-80: 18.00%

Withdrawal Charge/ Interest & Bonus Recovery Schedule

Only applies to full or partial withdrawal to which a withdrawal charge applies.

Amount recovered is equal to Account Value less Premiums; including premium bonus and interest credits.

Denali™ Bonus 7

Policy Year	Charge Percent	Interest & Bonus Recovery Percent
1	12.00%	100%
2	12.00%	95%
3	11.00%	90%
4	10.00%	85%
5	9.00%	75%
6	7.00%	50%
7	4.00%	25%

Denali™ Bonus 10

Policy Year	Charge Percent	Interest & Bonus Recovery Percent
1	12.00%	100%
2	12.00%	95%
3	11.00%	95%
4	10.00%	95%
5	9.00%	95%
6	8.00%	90%
7	7.00%	85%
8	6.00%	80%
9	4.00%	75%
10	2.00%	50%

Denali™ Bonus 14

Policy Year	Charge Percent	Interest & Bonus Recovery Percent
1	14.75%	100%
2	13.75%	95%
3	12.75%	95%
4	11.75%	95%
5	10.75%	95%
6	10.00%	90%
7	9.00%	80%
8	8.00%	70%
9	7.00%	60%
10	6.00%	50%
11	5.00%	40%
12	4.00%	30%
13	3.00%	20%
14	2.00%	10%

Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One free withdrawal allowed per year.
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Market Value Adjustment (MVA)	An MVA applies to a any withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.

***Not available in South Dakota.**

Denali™ Bonus Series
Product Highlights

Elevation™
Elevation™ is an optional rider that can be added to Denali™ Bonus. Elevation™ or Elevation Plus™ can be added to Denali™ Bonus but not both. It includes the following enhanced liquidity benefits:

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 0.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Elevation Plus™
Elevation Plus™ is an optional rider that can be added to Denali™ Bonus. Elevation™ or Elevation Plus™ can be added to Denali™ Bonus but not both. It includes the following enhanced benefits:

Additional Premium Bonus	Denali™ Bonus 7: 3.00%	Denali™ Bonus 10: 5.00%	Denali™ Bonus 14: 5.00%

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum cumulative free withdrawal percentage of 30%.

The annual spread is 1.00% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Evolve™ Bonus Series
Product Highlights

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

States: AL, AZ, AR, CO, DC, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, ND, NM, OK, RI, SD, TN, VT, WV, WI, WY

	Evolve Bonus 7	Evolve Bonus 10	Evolve Bonus 14
Term	7 Years	10 Years	14 Years
Issue Ages	0-90	0-85	0-80
Minimum Premium	$10,000 Qualified and Non-Qualified Additional premiums allowed 1st policy year. (Minimum Additional Premium: $2,000)		
Maximum Premium	$1,000,000 (Larger amounts will be considered with Home Office approval)		
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.		
Premium Bonus	Issue Ages 0-80: 13.00%	Issue Ages: 0-80: 20.00%	Issues Ages 0-70: 20.00%
	Issue Ages: 81-90: 8.00%	Issue Ages: 81-85: 10.00%	Issue Ages: 71-80: 18.00%

Withdrawal Charge/ Interest & Bonus Recovery Schedule

Only applies to full or partial withdrawal to which a withdrawal charge applies.

Amount recovered is equal to Account Value less Premiums; including premium bonus and interest credits.

Policy Year	Evolve Bonus 7 Charge Percent	Evolve Bonus 7 Interest & Bonus Recovery Percent	Evolve Bonus 10 Charge Percent	Evolve Bonus 10 Interest & Bonus Recovery Percent	Evolve Bonus 14 Charge Percent	Evolve Bonus 14 Interest & Bonus Recovery Percent
1	12.00%	100%	12.00%	100%	14.75%	100%
2	12.00%	95%	12.00%	95%	13.75%	95%
3	11.00%	90%	11.00%	95%	12.75%	95%
4	10.00%	85%	10.00%	95%	11.75%	95%
5	9.00%	75%	9.00%	95%	10.75%	95%
6	7.00%	50%	8.00%	90%	10.00%	90%
7	4.00%	25%	7.00%	85%	9.00%	80%
8			6.00%	80%	8.00%	70%
9			4.00%	75%	7.00%	60%
10			2.00%	50%	6.00%	50%
11					5.00%	40%
12					4.00%	30%
13					3.00%	20%
14					2.00%	10%

Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One free withdrawal allowed per year.
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.
Market Value Adjustment (MVA)	An MVA applies to a any withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.

***Not available in South Dakota**

Evolve Bonus Series
Product Highlights

Enhanced Lifetime Withdrawal Benefit

The annual spread is 1.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. Please see the Certificate of Disclosure for more information.

Enhanced Lifetime Withdrawal Benefit Details

Lifetime Withdrawal Basis	Income Value
Income Value	The Income Value is used to calculate Lifetime Withdrawals. It is equal to the Initial Premium plus Premium Bonus. It increases with Income Credits.
Income Credit	Income Rollup Rate plus Interest Credit Rate plus the spread.
Income Rollup Rate	6.00% compounded for 20 years; 3.00% guaranteed years 21-30.
Rollup Period	30 years or until Lifetime Withdrawals are elected, whichever is earlier.

Level Lifetime Withdrawal Benefit

Waiting Period	1 Year
Basis	Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin.
Step-Up	Automatic; Occurs if the Account Value on any Anniversary multiplied by the original Lifetime Withdrawal Percentage exceeds the current Lifetime Withdrawal Benefit.
Wellness Withdrawals	Available after 2 year waiting period.
Spousal Continuation	Included

Single Level Lifetime Withdrawal Percentages

Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14
50	3.00%	2.75%	60	4.00%	3.75%	70	5.00%	4.75%	80	6.00%	5.75%
51	3.10%	2.85%	61	4.10%	3.85%	71	5.10%	4.85%	81	6.10%	5.85%
52	3.20%	2.95%	62	4.20%	3.95%	72	5.20%	4.95%	82	6.20%	5.95%
53	3.30%	3.05%	63	4.30%	4.05%	73	5.30%	5.05%	83	6.30%	6.05%
54	3.40%	3.15%	64	4.40%	4.15%	74	5.40%	5.15%	84	6.40%	6.15%
55	3.50%	3.25%	65	4.50%	4.25%	75	5.50%	5.25%	85	6.50%	6.25%
56	3.60%	3.35%	66	4.60%	4.35%	76	5.60%	5.35%	86	6.60%	6.35%
57	3.70%	3.45%	67	4.70%	4.45%	77	5.70%	5.45%	87	6.70%	6.45%
58	3.80%	3.55%	68	4.80%	4.55%	78	5.80%	5.55%	88	6.80%	6.55%
59	3.90%	3.65%	69	4.90%	4.65%	79	5.90%	5.65%	89	6.90%	6.65%
									90+	7.00%	6.75%

For Joint Level Lifetime Withdrawal Percentages, subtract 1.00% from the Single Level Lifetime Withdrawal Percentage in the table above. Joint Level Lifetime Withdrawals are based on the attained age of the younger life.

Evolve Bonus Series
Product Highlights

Increasing Lifetime Withdrawal Benefit

Waiting Period	1 Year
Basis	Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin.
Step-up	Automatically increases with each interest credit.
Wellness Withdrawals	Available after 2 year waiting period.
Spousal Continuation	Included

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14	Attained Age	Evolve Bonus 7 & 10	Evolve Bonus 14
50	1.50%	1.25%	60	2.50%	2.25%	70	3.50%	3.25%	80	4.50%	4.25%
51	1.60%	1.35%	61	2.60%	2.35%	71	3.60%	3.35%	81	4.60%	4.35%
52	1.70%	1.45%	62	2.70%	2.45%	72	3.70%	3.45%	82	4.70%	4.45%
53	1.80%	1.55%	63	2.80%	2.55%	73	3.80%	3.55%	83	4.80%	4.55%
54	1.90%	1.65%	64	2.90%	2.65%	74	3.90%	3.65%	84	4.90%	4.65%
55	2.00%	1.75%	65	3.00%	2.75%	75	4.00%	3.75%	85	5.00%	4.75%
56	2.10%	1.85%	66	3.10%	2.85%	76	4.10%	3.85%	86	5.10%	4.85%
57	2.20%	1.95%	67	3.20%	2.95%	77	4.20%	3.95%	87	5.20%	4.95%
58	2.30%	2.05%	68	3.30%	3.05%	78	4.30%	4.05%	88	5.30%	5.05%
59	2.40%	2.15%	69	3.40%	3.15%	79	4.40%	4.15%	89	5.40%	5.15%
									90+	5.50%	5.25%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

Wellness Withdrawals - Automatically included to provide higher withdrawals during a time or need.

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of the 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issues and is expected to be permanent.
Maximum wellness period	5 policy years
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5