

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

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

WI, WY								_			
	Vega 7			Vega 10	Vega 10				Vega 14		
Term	7 Years 10 Years					T		14 Years	i		
Issue Ages		0-90				0-85		T		0-80	
Minimum Premium		Additional p	oremiums a			Qualified and 12 months. (Premium: \$2,0	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.									et.
Withdrawal Charge/ Interest Recovery Schedule	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent
Only applies to full or	1	12.00%	100%		1	12.00%	100%		1	14.75%	100%
partial withdrawal to	2	12.00%	95%		2	12.00%	95%		2	13.75%	95%
which a withdrawal	3	11.00%	90%		3	11.00%	95%		3	12.75%	95%
charge applies.	4	10.00%	85%		4	10.00%	95%		4	11.75%	95%
Amount recovered is	5	9.00%	75%		5	9.00%	95%		5	10.75%	95%
equal to Account Value	6	7.00%	50%		6	8.00%	90%		6	10.00%	90%
less Premiums;	7	4.00%	25%		7	7.00%	85%		7	9.00%	80%
including interest credits.					8	6.00%	80%		8	8.00%	70%
creares.					9	4.00%	75%		9	7.00%	60%
					10	2.00%	50%		10	6.00%	50%
									11	5.00%	40%
									12	4.00%	30%
									13	3.00%	20%
									14	2.00%	10%
Free Withdrawals	Year, up	•	•							vn. After the ematic free w	•
Terminal Illness Benefit	that resu	ılts in the Ow	ner having	a	life expe	ctancy of 12	months or l	es	s and eli	with a Termi gibility requine for more inf	rements are
Nursing Home Benefit*	at least 9		e days and	m	eets the	eligibility red	quirement.			o a nursing h	
Home Health Care Benefit*	perform eligibility	p to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to erform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets igibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for ore information.									
Market Value Adjustment (MVA)	either de		rease the a						_	ge applies. Ar wal. It does n	n MVA can ot apply after
Death Benefit	Beneficia	ary(s) will rec	eive the fu	ΙA	ccount \	alue upon th	ne death of t	:he	e Owner		

^{*}Not available in South Dakota.

	Vega 7	Vega 10	Vega 14					
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.							
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275% 300%							
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175% 200%							
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.							

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14					
Waiting Period	7 years	10 years	10 years					
Basis	Greater of the Account Va	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.						
Step-up*	Automatically	/ increases as a multiple of each i	nterest credit.					
Increasing Multiplier	150% 175% 200%							
Spousal Continuation	Included							

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10	Vega 14			
Waiting Period	7 years	7 years 10 years 10 years				
Basis	Greater of the Account Va	ue or Benefit Value on the day Li	fetime Withdrawals begin.			
Step-up		None				
Spousal Continuation		Included				

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years	10 years	10 years				
Qualification	l ·	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 issued and is expected to be permanent.					
Maximum Wellness Period		5 policy years					
Wellness Benefit	Once qualifications are met, Life for the wellness period.	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	Single Lifetime Withdrawals: 2.0					

^{*}Not available in Kansas.

	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value	e or Benefit Value on the day Acc	elerated Withdrawals begin.				
Step-up		None					
Payment Period	10 years	or until death occurs, whichever	is earlier.				
Spousal Continuation	Not available						

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

SILAC
INSURANCE COMPANY

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

States: SC

	Vega 7						Vega 10				
Term			7 Years			10 Years					
Issue Ages		0-90 0-85									
Minimum Premium	P	Addition	al premiums a		ualified and 2 months.			ional Premiu	m: \$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.									
Withdrawal Charge/ Interest Recovery Schedule Only applies to full or partial withdrawal to which a withdrawal		Policy Year 1 2 3	Withdrawal Charge Percent 9.30% 8.40% 7.50%	Interest Recovery Percent 100% 90% 80%			Policy Year 1 2 3	Withdrawal Charge Percent 9.30% 8.40% 7.50%	Interest Recovery Percent 100% 90% 80%		
charge applies.		4	6.60%	70%			4	6.60%	70%		
Amount recovered is equal to Account Value		5 6	5.70% 4.80%	60% 50%			5	5.70% 4.80%	60% 50%		
less Premiums; including interest credits.		7	3.80%	40%			8	3.80% 2.90%	30%		
							10	1.90% 0.90%	20% 10%		
Free Withdrawals		o 5% of t	•					thdrawn. Aft n-systematic			
Terminal Illness Benefit	Up to 1009 that result	% of the	Owner having	g a life expec	tancy of 12	2 months	s or less a	nosed with a and eligibility closure for m	requiremer	nts are	
Nursing Home Benefit	at least 90	consecu		d meets the e	eligibility re	equireme		fined to a nur lable after th	-		
Home Health Care Benefit	perform 2 eligibility r	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)	either dec	rease or						l charge appl thdrawal. It o			
Death Benefit	Beneficiary	y(s) will r	eceive the fu	ll Account Va	lue upon t	he death	n of the (Owner.			

	Vega 7	Vega 10					
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275%						
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%						
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10					
Waiting Period	7 years 10 years						
Basis	Greater of the Account Value or Benefit V	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a	multiple of each interest credit.					
Increasing Multiplier	150% 175%						
Spousal Continuation	Included						

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10			
Waiting Period	7 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.				
Step-up	None				
Spousal Continuation	Included				

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10				
Waiting Period	7 years	10 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 issued 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					

	Vega 7	Vega 10				
Waiting Period	7 years 10 years					
Basis	Greater of Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	None					
Payment Period	10 years or until death occurs, whichever is earlier.					
Spousal Continuation	Not available					

 $^{{\}bf *Accelerated\ Withdrawals\ are\ not\ available\ if\ Lifetime\ Withdrawals\ have\ been\ elected.}$

States: FL



	Vega 7				Vega 10					Vega 14			
Term		7	Years			10 Years				Ī	14 Years		
Issue Ages		()-90				(0-85		Ť		0-64	1
Minimum Premium		Addit	ional pre	emiums al					on-Qualified nimum Add		ional Pr	emium: \$2	2,000)
Maximum Premium		\$1,000,000 (Larger amounts will be considered with Home Office approval)											
Interest Rates		Cho	ose from	Fixed and	Ind	exed	l creditin	g strate	gies. Please	s	ee Inter	est Rate Sl	neet.
Withdrawal Charge/ Interest Recovery Schedule	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest Recovery Percent		olicy ⁄ear	Charge Percent 0-64:	Charge Percent 65-85:	Interest Recovery Percent		Policy Year	Charge Percent	Interest Recovery Percent
Only applies to full or	1	12.00%	10.00%	100%		1	12.00%	10.00%	100%	l	1	14.75%	100%
partial withdrawal to	2	12.00%	9.00%	95%		2	12.00%	9.00%	95%	l	2	13.75%	95%
which a withdrawal	3	11.00%	8.00%	90%		3	11.00%	8.00%	95%	l	3	12.75%	95%
charge applies.	4	10.00%	7.00%	85%		4	10.00%	7.00%	95%	l	4	11.75%	95%
Amount recovered is	5	9.00%	6.00%	75%		5	9.00%	6.00%	95%	l	5	10.75%	95%
equal to Account Value	6	7.00%	4.00%	50%		6	8.00%	5.00%	90%	l	6 7	9.00%	90%
less Premiums;	7	4.00%	2.00%	25%	╙	7	7.00%	4.00%	85%	l	8	8.00%	70%
including interest credits.					-	8	6.00%	3.00%	80%	l	9	7.00%	60%
creans.					-	9	4.00%	2.00%	75%	l	10	6.00%	50%
					┞	10	2.00%	1.00%	50%	l	11	5.00%	40%
										l	12	4.00%	30%
										l	13	3.00%	20%
										l	14	2.00%	10%
Free Withdrawals	Year, ι		of the A	•									e 1st Policy withdrawal
Terminal Illness Benefit	that re	sults in t	he Own	er having a	life	exp	ectancy	of 12 mc	onths or less	5 6	ınd eligi	bility requ	ninal Illness uirements are nformation.
Nursing Home Benefit	at leas	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	perfor eligibi	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)	either		or incre	ease the ar									An MVA can not apply after
Death Benefit	Benefi	ciary(s) v	vill recei	ve the full	Acco	ount	Value up	oon the o	death of the	2 (Owner.		

	Vega 7	Vega 10	Vega 14				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275% 300%						
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175% 200%						
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14			
Waiting Period	7 years	10 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin					
Step-up*	Automatically	Automatically increases as a multiple of each interest credit.				
Increasing Multiplier	150% 175% 200%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10	Vega 14			
Waiting Period	7 years	10 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	None					
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years	10 years	10 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 issued 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						

	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.						
Step-up	None						
Payment Period	10 years or until death occurs, whichever is earlier.						
Spousal Continuation	Not available						

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

SILAC
INSURANCE COMPANY

States: CT

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

	Vega 7					Vega 10				Vega 14		
Term		7 Years		T	10 Years				14 Years			
Issue Ages		0-90		T		0-85				0-80		
Minimum Premium		\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)								00)		
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.										
Withdrawal Charge/ Interest Recovery Schedule	Policy Year	Withdrawal Charge Percent 12.50%	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent 12.50%	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent 14.25%	Interest Recovery Percent	
Only applies to full or partial withdrawal to	2	12.00%	95%		2	12.00%	95%		2	13.75%	95%	
which a withdrawal	3	11.00%	90%		3	11.00%	95%		3	12.75%	95%	
charge applies.	4	10.00%	85%		4	10.00%	95%		4	11.75%	95%	
Amount recovered is	5	9.00%	75%		5	9.00%	95%		5	10.75%	95%	
equal to Account Value	6	8.00%	50%		6	8.00%	90%		6	10.00%	90%	
less Premiums;	7	7.00%	25%		7	7.00%	85%		7	9.00%	80%	
including interest credits.					8	6.00%	80%		8	8.00%	70%	
creans.					9	4.00%	75%		9	7.00%	60%	
					10	2.00%	50%		10	6.00%	50%	
									11	5.00%	40%	
									12	4.00%	30%	
									13	3.00%	20%	
									14	2.00%	10%	
Free Withdrawals Terminal Illness Benefit	Year, up allowed Up to 10	t Policy Year, I to 5% of the per year. 0% of the Acc Its in the Ow	Account Va	ca	e or RMD	can be with	drawn. One	lia	on-syste gnosed	matic free w with a Termir	ithdrawal nal Illness	
	met. Ava	ailable after th	ne 1st Polic	y Y	'ear. Plea	ase see the Co	ertificate of	Dis	sclosure	for more info	ormation.	
Nursing Home Benefit	at least 9	0% of the Acc 0 consecutive e the Certific	e days and	me	eets the	eligibility req	uirement. /			_		
Home Health Care Benefit	perform eligibility	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)	either de	applies to a fu crease or inco drawal charge	rease the ar								MVA can ot apply after	
Death Benefit	Beneficia	ary(s) will rece	eive the full	Ad	ccount V	alue upon th	e death of t	he	Owner.			

	Vega 7	Vega 10	Vega 14				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275% 300%						
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%	200%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14			
Waiting Period	7 years	7 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically	increases as a multiple of each i	nterest credit.			
Increasing Multiplier	150%	200%				
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10	Vega 14			
Waiting Period	7 years	10 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	None					
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7,10 & 14	Attained Age	Vega 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	, , , , , , , , , , , , , , , , , , , ,						
	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years 10 years		10 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 issued 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						

	Vega 7	Vega 10	Vega 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.						
Step-up	None						
Payment Period	10 years or until death occurs, whichever is earlier.						
Spousal Continuation	Not available						

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: AK, UT



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

		Vega 7		Vega 10				
Term		7 Years		10 Years				
Issue Ages		0-90 0-85						
Minimum Premium	ا Additional	. ,	000 Qualified and d 1st 12 months.	d Non-Qualified (Minimum Additio	nal Premium: \$2,	000)		
Maximum Premium	\$1,000	,000 (Larger amo	unts will be cons	idered with Home	Office approval)			
Interest Rates	Choose fro	m Fixed and Inde	exed crediting str	ategies. Please see	Interest Rate Sh	eet.		
Withdrawal Charge Schedule Only applies to full or partial withdrawal to which a withdrawal charge applies.		Withdrawal Charge Percent 9.30% 2 8.40% 3 7.50%		Poli Yea 1 2 3	Charge Percent 9.30% 8.40%			
		6.60% 5.70% 6.4.75%		5	5.70%			
		7 3.80%		7 8 9 10	3.80% 2.85% 1.90%			
Free Withdrawals	In the 1st Policy Year, Year, up to 5% of the allowed per year.	•						
Terminal Illness Benefit	Up to 100% of the Acc that results in the Ow met. Available after t	ner having a life e	expectancy of 12	months or less and	l eligibility requir	rements are		
Nursing Home Benefit	Up to 100% of the Acc at least 90 consecutiv Please see the Certific	e days and meets ate of Disclosure	the eligibility red for more informa	quirement. Availab ation.	le after the 1st P	olicy Year.		
Home Health Care Benefit	perform 2 of the 6 Act eligibility requiremen more information.	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 for either decrease or inc the withdrawal charg	rease the amoun						
Death Benefit	Beneficiary(s) will reco	eive the full Accou	unt Value upon th	ne death of the Ow	ner.			

	Vega 7	Vega 10					
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275%						
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%						
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7 Vega 10					
Waiting Period	7 years	7 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a	multiple of each interest credit.				
Increasing Multiplier	150% 175%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10			
Waiting Period	7 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.				
Step-up	None				
Spousal Continuation	Included				

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7 Vega 10					
Waiting Period	7 years 10 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 issued 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					

	Vega 7 Vega 10					
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	None					
Payment Period	10 years or until death, whichever is earlier.					
Spousal Continuation	Not available					

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: DE, MO, NV



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

			Vega 7					Vega 10		
Term	7 Years					10 Years				
Issue Ages		0-90					0-85			
Minimum Premium		Additior	nal premiums a		ualified and 2 months.			ional Premium	: \$2,000)	
Maximum Premium		\$1,	000,000 (Large	er amounts v	vill be cons	idered w	ith Hom	e Office appro	val)	
Interest Rates		Choose	from Fixed an	ıd Indexed cı	rediting str	ategies.	Please s	ee Interest Rat	e Sheet.	
Withdrawal Charge/ Interest Recovery Schedule		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent			Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	
Only applies to full or		1	9.30%	100%			1	9.30%	100%]
partial withdrawal to		2	8.40%	90%			2	8.40%	90%	
which a withdrawal		3	7.50%	80%			3	7.50%	80%	
charge applies.		4	6.60%	70%			4	6.60%	70%	ļ
Amount recovered is		5	5.70%	60%	ļ		5	5.70%	60%]
equal to Account Value		6	4.75%	50%			6	4.75%	50%	
less Premiums; including interest		7	3.80%	40%			7	3.80%	40%	
credits.							8	2.85%	30%	
							9	1.90% 0.90%	20% 10%	
Free Withdrawals	Year, up t	In the 1st Policy Year, Required Minimum Distributions (RMD) 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	that resul	ts in the	Owner having	a life expec	tancy of 12	2 months	or less a	nosed with a T and eligibility re closure for mor	equirements	are
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)	either de	An MVA applies to a 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	Beneficia	ry(s) will	receive the fu	Il Account Va	alue upon t	he death	n of the C	Owner.		

	Vega 7	Vega 10				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.					
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250% 275%					
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%					
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.					

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10			
Waiting Period	7 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawal begins.				
Step-up*	Automatically increases as a	multiple of each interest credit.			
Increasing Multiplier	150% 175%				
Spousal Continuation	Included				

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7	Vega 10			
Waiting Period	7 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.				
Step-up	None				
Spousal Continuation	Included				

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10					
Waiting Period	7 years 10 years						
Qualification	1 ·	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 issued 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						

	Vega 7 Vega 10				
Waiting Period	7 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.				
Step-up	None				
Payment Period	10 years or until death occurs, whichever is earlier.				
Spousal Continuation	Not available				

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

SILAC
INSURANCE COMPANY

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

States: ID

	Vega 7					Vega 10					
Term			7 Years			10 Years					
Issue Ages			0-90			0-85					
Minimum Premium	F	\$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.									
Withdrawal Charge/ Interest Recovery Schedule		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent			Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		
Only applies to full or		1	10.00%	100%			1	10.00%	100%		
partial withdrawal to		2	9.00%	95%	<u> </u>		2	9.00%	95%	<u> </u>	
which a withdrawal charge applies.		3	8.00%	90%			3	8.00%	95%		
charge applies.		4	7.00%	85%	_		4	7.00%	95%	<u> </u>	
Amount recovered is		5	6.00%	75%			5	6.00%	95%	<u> </u>	
equal to Account Value		6	5.00%	50%	_		6	5.00%	90%	-	
less Premiums; including interest		7	4.00%	25%			7	4.00%	85%	<u> </u>	
credits.							8	3.00%	80%	1	
							9 10	2.00% 1.00%	75% 50%	-	
Free Withdrawals			•					ndrawn. Afte			
	Year, up to allowed pe		he Account V	alue or RMD	can be wit	thdrawn.	One nor	n-systematic f	ree withdrav	wal	
Terminal Illness Benefit	that result	s in the (Owner having	g a life expec	tancy of 12	2 months	or less a	nosed with a T nd eligibility r losure for mo	equirement	s are	
Nursing Home Benefit	at least 90	consecu		meets the	eligibility re	equireme		ned to a nursi able after the	-		
Home Health Care Benefit	perform 2	of the 6 requirem	Activities of [Daily Living \	without the	physica	l assistan	Years if the Orce of another e Certificate o	person and	meets	
Market Value Adjustment (MVA)	either dec	rease or						charge applie hdrawal. It do			
Death Benefit	Beneficiar	y(s) will r	eceive the fu	ll Account V	alue upon t	the death	of the O	wner.			

	Vega 7	Vega 10					
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	250%	275%					
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%					
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10				
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a	multiple of each interest credit.				
Increasing Multiplier	Itiplier 150% 175%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega 7 Vega 10					
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	N	None				
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10					
Waiting Period	7 years 10 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 issued and is expected to be permanent.						
Maximum Wellness Period	5 poli	5 policy years					
Wellness Benefit	Once qualifications are met, Lifetime Withdraw for the wellness period.	vals will be increased by the Wellness Multiplier					
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5						

	Vega 7 Vega 10					
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	None					
Payment Period	10 years or until death o	occurs, whichever is earlier.				
Spousal Continuation	Not available					

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.



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

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

WI, WY												
	Vega Bonus 7				1	Vega Bonu	s 10		Vega Bonus 14			
Term		7 Years			10 Years				14 Years			
Issue Ages		0-90				0-85				0-80		
Minimum Premium		Additional	premiums all	\$10,000 Qualified and Non-Qualified lowed 1st 12 months. (Minimum Additional Premium: \$2,000)						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.										
Withdrawal Charge/ Interest Recovery Schedule	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	
Only applies to full or	1	12.00%	100%	١L	1	12.00%	100%		1	14.75%	100%	
partial withdrawal to	2	12.00%	95%		2	12.00%	95%		2	13.75%	95%	
which a withdrawal	3	11.00%	90%		3	11.00%	95%		3	12.75%	95%	
charge applies.	4	10.00%	85%	۱L	4	10.00%	95%		4	11.75%	95%	
Amount recovered is	5	9.00%	75%		5	9.00%	95%		5	10.75%	95%	
equal to Account Value	6	7.00%	50%		6	8.00%	90%		6	10.00%	90%	
less Premiums;	7	4.00%	25%	۱L	7	7.00%	85%		7	9.00%	80%	
including interest credits.				I L	8	6.00%	80%		8	8.00%	70%	
crearis.				1	9	4.00%	75%		9	7.00%	60%	
				١L	10	2.00%	50%	Ш	10	6.00%	50%	
									11	5.00%	40%	
									12	4.00%	30%	
									13	3.00%	20%	
									14	2.00%	10%	
Free Withdrawals	Year, up	st Policy Year, to 5% of the per year.										
Terminal Illness Benefit	that res	00% of the Acults in the Ow vailable after	vner having a	a life	expe	ctancy of 12	months or I	ess	and eli	gibility requir	ements are	
Nursing Home Benefit*	at least	00% of the Ac 90 consecutiv ee the Certifi	ve days and r	nee	ts the	eligibility red	quirement.			_		
Home Health Care Benefit*	perform eligibilit	0% of the Acc on 2 of the 6 Ac ty requirement formation.	tivities of Da	ily L	iving	without the	physical ass	ist	ance of a	another perso	on and meets	
Market Value Adjustment (MVA)	either d	applies to a fecrease or incondrawal charg	crease the ar						_		n MVA can ot apply after	
Death Benefit	Benefici	iary(s) will red	eive the full	Acc	ount V	alue upon th	ne death of t	the	Owner.			

^{*}Not available in South Dakota.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14					
Benefit Bonus The Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%						
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 0-80: 25%						
Benefit Value*	Benefit. The Benefit Value is init	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	175%	200%					
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%	200%					
Optional Enhanced Death Benefit	Benefit Value paid over 5 years.							

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.						
Step-up*	Automatically	increases as a multiple of each i	nterest credit.				
Increasing Multiplier	150%	175%	200%				
Spousal Continuation	Included						

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.						
Step-up	None						
Spousal Continuation	Included						

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 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 issued 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						

^{*}Not available in Kansas.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.						
Step-up	None						
Payment Period	15 years or until death occurs, whichever is earlier.						
Spousal Continuation	Not available						

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: CT



	Vega Bonus 7				Vega Bonus 10				Vega Bonus 14		
Term	7 Years					10 Years			14 Years		
Issue Ages		0-90		T		0-85		Ī		0-80	
Minimum Premium		Additional	premiums a			Qualified and 12 months. (remium: \$2,0	000)
Maximum Premium		\$1,000),000 (Large	r a	mounts	will be consid	dered with H	loi	ne Offic	e approval)	
Interest Rates		Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.									et.
Withdrawal Charge/ Interest Recovery Schedule	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent
Only applies to full or	1	12.50%	100%	$\ $	1	12.50%	100%		1	14.25%	100%
partial withdrawal to	2	12.00%	95%	$\ $	2	12.00%	95%		2	13.75%	95%
which a withdrawal charge applies.	3	11.00%	90%		3	11.00%	95%		3	12.75%	95%
Charge applies.	4	10.00%	85%	$\ $	4	10.00%	95%		4	11.75%	95%
Amount recovered is	5	9.00%	75%	$\ $	5	9.00%	95%		5	10.75%	95%
equal to Account Value	6	8.00%	50%	$\ $	6	8.00%	90%		6	10.00%	90%
less Premiums; including interest	7	7.00%	25%]	7	7.00%	85%		7	9.00%	80%
credits.					8	6.00%	80%		8	8.00%	70%
					9	4.00%	75%		9	7.00%	60%
					10	2.00%	50%		10	6.00%	50%
									11	5.00% 4.00%	30%
									13	3.00%	20%
									14	2.00%	10%
									17	2.0070	1070
Free Withdrawals	Year, up allowed	st Policy Year to 5% of the I per year.	Account Va	llu	e or RMI	can be with	ıdrawn. One	n	on-syste	ematic free w	rithdrawal
Terminal Illness Benefit	that res	00% of the Aoults in the Ovallable after	vner having	a l	ife expe	ctancy of 12	months or le	SS	and elig	gibility requi	rements are
Nursing Home Benefit	at least	00% of the Ao 90 consecuti see the Certifi	ve days and	m	eets the	eligibility red	quirement. <i>F</i>			_	
Home Health Care Benefit	perform eligibili	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)	either d	applies to a lecrease or in ndrawal charg	crease the a						_		n MVA can ot apply after
Death Benefit	Benefic	iary(s) will red	ceive the ful	Α	ccount V	alue upon th	e death of t	ne	Owner.		

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Benefit Bonus The Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%	January A. 20, 00, 25%				
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 81-85: 7%	lssue Age 0-80: 25%				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	150% 175%					
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%	200%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14			
Waiting Period	7 years	10 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically	Automatically increases as a multiple of each interest credit.				
Increasing Multiplier	easing Multiplier 150% 175% 20		200%			
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.						
Step-up	None						
Spousal Continuation	Included						

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 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 issued 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						

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.						
Step-up	None						
Payment Period	15 years or until death occurs, whichever is earlier.						
Spousal Continuation	Not available						

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: AK, UT



Vega Bonus 7 Vega Bonus 10 Term 7 Years 10 Years **Issue Ages** 0-90 0-85 **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) Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet. **Interest Rates** Withdrawal Charge/ Withdrawal Withdrawal Policy Policy Schedule Charge Year Charge Year Percent Percent Only applies to full or 9.30% 9.30% 1 partial withdrawal to which a withdrawal 2 8.40% 2 8.40% charge applies. 7.50% 3 7.50% 3 4 6.60% 4 6.60% 5 5.70% 5 5.70% 4.75% 4.75% 6 6 7 7 3.80% 3.80% 2.85% 8 9 1.90% 10 0.90% Free Withdrawals In the 1st Policy Year, Required Minimum Distributions (RMD) 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 Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness Benefit 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. Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for **Nursing Home** Benefit 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** Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to Benefit 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. An MVA applies to a full or any partial withdrawal to which a withdrawal charge applies. An MVA can Market Value either decrease or increase the amount received from a full or partial withdrawal. It does not apply after Adjustment (MVA) the withdrawal charge period. **Death Benefit** Beneficiary(s) will receive the full Account Value upon the death of the Owner.

	Vega Bonus 7	Vega Bonus 10		
Benefit Bonus This Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%		
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 81-85: 7%		
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.			
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	175%		
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%			
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.			

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a	multiple of each interest credit.				
Increasing Multiplier	150% 175%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega Bonus 7	Vega Bonus 10				
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	None					
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10			
Waiting Period	7 years	10 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 issued 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				

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	None					
Payment Period	15 years or until death, whichever is earlier.					
Spousal Continuation	Not available					

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: DE, MO, NV



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

	Vega Bonus 7					,	Vega Bonus	10		
Term	7 Years					10 Years				
Issue Ages			0-90					0-85		
Minimum Premium	A	Additiona	al premiums a		ualified and 12 months.			ional Premium	n: \$2,000)	
Maximum Premium		\$1,0	00,000 (Large	er amounts v	will be cons	idered v	vith Hom	e Office appro	val)	
Interest Rates		Choose t	from Fixed ar	nd Indexed c	rediting str	ategies.	Please s	ee Interest Rat	e Sheet.	
Withdrawal Charge/ Interest Recovery Schedule		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent			Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	
Only applies to full or		1	9.30%	100%			1	9.30%	100%]
partial withdrawal to		2	8.40%	90%			2	8.40%	90%]
which a withdrawal		3	7.50%	80%			3	7.50%	80%	
charge applies.		4	6.60%	70%			4	6.60%	70%	_
Amount recovered is		5	5.70%	60%]		5	5.70%	60%	_
equal to Account Value		6	4.75%	50%]		6	4.75%	50%	_
less Premiums;		7	3.80%	40%			7	3.80%	40%	1
including interest credits.							8	2.85%	30%	1
crearis.							9	1.90%	20%	1
Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions (RMD) 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	that result	s in the (Owner having	g a life exped	tancy of 12	month	s or less a	nosed with a T and eligibility r closure for mo	equirement	s are
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)	either deci	An MVA applies to a 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	y(s) will r	eceive the fu	ll Account V	alue upon t	he deat	n of the C	Owner.		

	Vega Bonus 7	Vega Bonus 10			
Benefit Bonus This Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%			
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 81-85: 7%			
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.				
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	175%			
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.				

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10				
Waiting Period	7 years 10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.				
Step-up*	Automatically increases as a	multiple of each interest credit.			
Increasing Multiplier	150% 175%				
Spousal Continuation	Included				

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega Bonus 7	Vega Bonus 10			
Waiting Period	7 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.				
Step-up	None				
Spousal Continuation	Included				

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 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 issued 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					

	Vega Bonus 7 Vega Bonus 10				
Waiting Period	7 years	10 years			
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.				
Step-up	None				
Payment Period	15 years or until death occurs, whichever is earlier.				
Spousal Continuation	Not available				

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

States: ID



	Vega Bonus 7				١	/ega Bonus	10			
Term	7 Years							10 Years		
Issue Ages		0-90						0-85		
Minimum Premium	ļ.	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)								
Maximum Premium		\$1,0	00,000 (Larger	amounts wi	ll be cons	idered w	ith Home	e Office appro	val)	
Interest Rates		Choose	from Fixed and	d Indexed cre	diting str	ategies.	Please se	e Interest Rat	e Sheet.	
Withdrawal Charge/ Interest Recovery Schedule		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent			Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	
Only applies to full or		1	10.00%	100%			1	10.00%	100%	_
partial withdrawal to		2	9.00%	95%			2	9.00%	95%	<u> </u>
which a withdrawal charge applies.		3	8.00%	90%			3	8.00%	95%	1
Charge applies.		4	7.00%	85%			4	7.00%	95%	_
Amount recovered is		5	6.00%	75%			5	6.00%	95%	1
equal to Account Value		6	5.00%	50%			6	5.00%	90%	1
less Premiums; including interest		7	4.00%	25%			7	4.00%	85%	1
credits.							8	3.00% 2.00%	80% 75%	1
							10	1.00%	50%	1
Free Withdrawals	Year, up to	o 5% of t	ar, Required M he Account Va							•
Terminal Illness Benefit	that result	% of the	Account Value Dwner having er the 1st Policy	a life expecta	ncy of 12	months	or less a	nd eligibility r	equirement	s are
Nursing Home Benefit	met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information. 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)	An MVA applies to a 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	Beneficiar	y(s) will r	eceive the full	Account Valu	ue upon t	he death	of the O	wner.		

	Vega Bonus 7	Vega Bonus 10			
Benefit Bonus This Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%			
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7% Issue Age 81-85: 7%				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.				
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150% 175%				
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150% 175%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.				

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a multiple of each interest credit.					
Increasing Multiplier	150% 175%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	None					
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10				
Waiting Period	7 years 10 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 issued 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					

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	None					
Payment Period	15 years or until death occurs, whichever is earlier.					
Spousal Continuation	Not available					

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

Vega Bonus Series Product Highlights

States: SC



	Vega Bonus 7						,	Vega Bonus	i 10		
Term	7 Years						10 Years				
Issue Ages			0-90			0-85					
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.									
Withdrawal Charge/ Interest Recovery Schedule		Policy Year	Withdrawal Charge Percent	Interest Recovery Percent			Policy Year	Withdrawal Charge Percent	Interest Recovery Percent		
Only applies to full or		1	9.30%	100%	<u> </u>		1	9.30%	100%		
partial withdrawal to		2	8.40%	90%	<u> </u>		2	8.40%	90%		
which a withdrawal		3	7.50%	80%			3	7.50%	80%	1	
charge applies.		4	6.60%	70%	_		4	6.60%	70%	_	
Amount recovered is		5	5.70%	60%	<u> </u>		5	5.70%	60%		
equal to Account Value		6	4.80%	50%	1		6	4.80%	50%		
less Premiums;		7	3.80%	40%			7	3.80%	40%	_	
including interest credits.							8	2.85%	30%	_	
							9	1.90% 0.90%	20% 10%		
Free Withdrawals			ar, Required M								
	Year, up t allowed p		he Account Va	alue or RMD	can be wit	hdrawn	. One no	n-systematic	free withdra	awal	
Terminal Illness Benefit	Up to 100 that resul)% of the ts in the (Account Value Owner having er the 1st Polic	a life expec	tancy of 12	month	s or less a	and eligibility	requiremen	its are	
Nursing Home Benefit	at least 90	ີງ consecເ	Account Value Itive days and Lificate of Disc	meets the e	eligibility re	quirem			•		
Home Health Care Benefit	perform 2 eligibility	ease see the Certificate of Disclosure for more information. p to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to erform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets igibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for ore information.									
Market Value Adjustment (MVA)	either de	crease or	a full or any p increase the a arge period.								
Death Benefit	Beneficia	ry(s) will ı	eceive the ful	l Account Va	lue upon t	he deat	n of the C	Owner.			

Vega Bonus Series Product Highlights

	Vega Bonus 7	Vega Bonus 10				
Benefit Bonus This Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0-80: 25%				
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 81-85: 7%				
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.					
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	175%				
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.					

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up*	Automatically increases as a	multiple of each interest credit.				
Increasing Multiplier	150% 175%					
Spousal Continuation	Included					

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

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.

Level Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.					
Step-up	None					
Spousal Continuation	Included					

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7 & 10						
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7 Vega Bonus 10						
Waiting Period	7 years	10 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 issued 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						

Accelerated Withdrawal Benefit* - Automatically included, no additional charge.

	Vega Bonus 7 Vega Bonus 10					
Waiting Period	7 years 10 years					
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.					
Step-up	N	None				
Payment Period	15 years or until death o	occurs, whichever is earlier.				
Spousal Continuation	Not available					

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

Vega Bonus Series Product Highlights

States: FL



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

	Vega Bonus 7					Vega Bonus 10					Vega Bonus 14			
Term		7	Years		10 Years						14 Years			
Issue Ages			0-90			0	-85			0-64				
Minimum Premium		Addit	ional pre	emiums allo				-Qualified mum Addi	tio	nal Premi	um: \$2,00	00)		
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.												
Withdrawal Charge/ Interest Recovery Schedule Only applies to full or partial withdrawal to	Policy Year 1	Charge Percent 0-64: 12.00%	Charge Percent 65-90: 10.00%	Interest Recovery Percent 100% 95%	Policy Year 1	Charge Percent 0-64: 12.00%	Charge Percent 65-90: 10.00%	Interest Recovery Percent 100%	•	Policy Year 1	Charge Percent 14.75% 13.75%	Interest Recovery Percent 100%		
which a withdrawal	3	11.00%	8.00%	90%	3	11.00%	8.00%	95%		3	12.75%	95%		
charge applies.	4	10.00%	7.00%	85%	4	10.00%	7.00%	95%		4	11.75%	95%		
	5	9.00%	6.00%	75%	5	9.00%	6.00%	95%		5	10.75%	95%		
Amount recovered is equal to Account Value	6	7.00%	4.00%	50%	6	8.00%	5.00%	90%		6	10.00%	90%		
less Premiums;	7	4.00%	2.00%	25%	7	7.00%	4.00%	85%		7	9.00%	80%		
including interest					8	6.00%	3.00%	80%		8	8.00%	70%		
credits.					9	4.00%	2.00%	75%		9	7.00%	60%		
					10	2.00%	1.00%	50%		10	6.00%	50%		
										11 12	5.00% 4.00%	40% 30%		
										13	3.00%	20%		
										14	2.00%	10%		
Free Withdrawals	Year, ι		of the A	equired Mir ccount Valu										
Terminal Illness Benefit	that re	sults in t	he Own	ount Value o er having a e 1st Policy	life expe	ctancy of	f 12 mon	ths or less	an	d eligibili	ty require	ments are		
Nursing Home Benefit	at leas	t 90 cons	secutive	ount Value of days and m te of Disclo	neets the	eligibility	y require	ment. Ava			_			
Home Health Care Benefit	perfor eligibi	m 2 of th	e 6 Activ	int Value ca vities of Dai . Available	ly Living	without	the phys	ical assista	nce	e of anoth	ner persor	n and meets		
Market Value Adjustment (MVA)	either		or incre									MVA can t apply after		
Death Benefit	Benefi	ciary(s) v	vill recei	ve the full <i>F</i>	Account V	/alue upo	n the de	ath of the	Ow	vner.				

Vega Bonus Series Product Highlights

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Benefit Bonus The Benefit Bonus is only	Issue Age 0-80: 20%	Issue Age 0.64: 25%					
applied to the Benefit Value and not the contract value.	Issue Age 81-90: 7%	Issue Age 0-64: 25%					
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.						
Benefit Multiplier-Deferral This applies before Rider Withdrawals have begun.	150%	175%	200%				
Benefit Multiplier-Payout This applies after Rider Withdrawals have begun.	150%	175%	200%				
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.						

^{*}Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14				
Waiting Period	7 years	10 years	10 years				
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.						
Step-up*	Automatically	Automatically increases as a multiple of each interest credit.					
Increasing Multiplier	sing Multiplier 150%		200%				
Spousal Continuation	Included						

^{*}Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

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.

Level Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14						
Waiting Period	7 years	10 years	10 years						
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.								
Step-up		None							
Spousal Continuation	Included								

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7,10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
			_			90+	7.00%

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 with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14						
Waiting Period	7 years	10 years	10 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 issued and is expected to be permanent.								
Maximum Wellness Period		5 policy years							
Wellness Benefit	Once qualifications are met, Life for the wellness period.	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								

Accelerated Withdrawal Benefit* - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14						
Waiting Period	7 years 10 years 10 yea								
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.								
Step-up		None							
Payment Period	15 years or until death occurs, whichever is earlier.								
Spousal Continuation	Not available								

^{*}Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.



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

	Denali™ 7				Denali™	10	Denali™ 14			
Term	7 Years				10 Year	S	14 Years			
Issue Ages		0-90			0-85			0-80		
Minimum Premium	А	dditional p	\$ oremiums allo			Non-Qualifie Minimum Ad		emium: \$2	,000)	
Maximum Premium		\$1,000	,000 (Larger a	mounts wi	ll be consi	dered with Ho	me Office	approval)		
Interest Rates	(Choose fro	m Fixed and I	ndexed cre	diting stra	tegies. Please	e see Inter	est Rate Sh	eet.	
Withdrawal Charge/ Interest Bonus Recovery Schedule	Policy Year	Charge Percent	Interest Bonus Recovery Percent	Policy Year	Charge Percent	Interest Bonus Recovery Percent	Policy Year	Charge Percent	Interest Bonus Recovery Percent	
Only applies to full or	1	12.00%	100%	1	12.00%	100%	1	14.75%	100%	
partial withdrawal to which a withdrawal charge	2	12.00%	95%	2	12.00%	95%	2	13.75%	95%	
applies.	3	11.00%	90%	3	11.00%	95%	3	12.75%	95%	
	4	10.00%	85%	4	10.00%	95%	4	11.75%	95%	
Amount recovered is equal	5	9.00%	75%	5	9.00%	95%	5	10.75%	95%	
to Account Value less Premiums and includes	6	7.00%	50%	6	8.00%	90%	6	10.00%	90%	
interest credits.	7	4.00%	25%	7	7.00%	85%	7	9.00%	80%	
				8	6.00%	80%	8	8.00%	70%	
				9	4.00%	75%	9	7.00%	60%	
				10	2.00%	50%	10	6.00%	50%	
							11	5.00%	40%	
							12	4.00%	30%	
							13	3.00%	20%	
							14	2.00%	10%	
Free Withdrawals Terminal Illness Benefit	up to 5% allowed p Up to 100 Illness th requirem more info	of the According of the	r, Required M ount Value or Account Value n the Owner h let. Available	RMD can can be wi aving a lif after the 1	thdrawn if e expectan st Policy Ye	wn. One non the Owner is ccy of 12 mon ear. Please see	-systemat diagnosed ths or less e the Certi	ic free with d with a Ter and eligib ficate of Di	rminal ility sclosure for	
Nursing Home Benefit*	at least 9	0 consecut	Account Value tive days and I Certificate of	meets the	eligibility r	equirement.			-	
Home Health Care Benefit*	to perfor meets eli	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable o perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and neets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.								
Market Value Adjustment (MVA)	can eithe	r decrease	a full or any pa or increase th drawal charge	ne amount						
Death Benefit		ry(s) will re								

^{*}Not available in South Dakota.

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14									
50	3.50%	3.25%	60	4.50%	4.25%	70	5.50%	5.25%	80	6.50%	6.25%
51	3.60%	3.35%	61	4.60%	4.35%	71	5.60%	5.35%	81	6.60%	6.35%
52	3.70%	3.45%	62	4.70%	4.45%	72	5.70%	5.45%	82	6.70%	6.45%
53	3.80%	3.55%	63	4.80%	4.55%	73	5.80%	5.55%	83	6.80%	6.55%
54	3.90%	3.65%	64	4.90%	4.65%	74	5.90%	5.65%	84	6.90%	6.65%
55	4.00%	3.75%	65	5.00%	4.75%	75	6.00%	5.75%	85	7.00%	6.75%
56	4.10%	3.85%	66	5.10%	4.85%	76	6.10%	5.85%	86	7.10%	6.85%
57	4.20%	3.95%	67	5.20%	4.95%	77	6.20%	5.95%	87	7.20%	6.95%
58	4.30%	4.05%	68	5.30%	5.05%	78	6.30%	6.05%	88	7.30%	7.05%
59	4.40%	4.15%	69	5.40%	5.15%	79	6.40%	6.15%	89	7.40%	7.15%
									90+	7.50%	7.25%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: DE, MA, MO, NV, TX

	Denali™ 7					Denali™ 10				
Term	7 Years				10 Years					
Issues Ages			0-90					0-85		
Minimum Premium				¢10,000,00	alifica	d or Ne	n-Qualified			
Minimum Premium		Additiona	al Premiums	3 10,000 Qu allowed 1st 12					emium: \$2,000)	
Maximum Premium		\$1,0	00,000 (Lar	ger amounts wil	l be c	onside	red with Ho	ome Office	approval)	
Interest Rates		Choose	from Fixed a	and Indexed cre	diting	strate	gies. Please	e see Intere	est Rate Sheet.	
Withdrawal Charge/ Interest Bonus Recovery Schedule		Policy Year	Charge Percent	Interest Bonus Recovery Percent			Policy Year	Charge Percent	Interest Bonus Recovery Percent	
Oak and the Cities		1	9.30%	100%			1	9.30%	100%	
Only applies to full or partial withdrawals to	[2	8.40%	90%	ĺ		2	8.40%	90%	
which a withdrawal charge		3	7.50%	80%	ĺ		3	7.50%	80%	
applies.		4	6.60%	70%			4	6.60%	70%	
Amazont was a second is a second		5	5.70%	60%			5	5.70%	60%	
Amount recovered is equal to Account Value less		6	4.75%	50%			6	4.75%	50%	
Premiums and includes		7	3.80%	40%			7	3.80%	40%	
interest credits.							8	2.85%	30%	
							9	1.90%	20%	
							10	0.9%	10%	I
Free Withdrawals	up to 5		Account Val						er the 1st Policy c free withdrawa	
Terminal Illness Benefit	Illness require	that resul	ts in the Ow e met. Avail	ner having a life	expe	ectanc	y of 12 mon	ths or less	with a Terminal and eligibility icate of Disclosu	
Nursing Home Benefit	at leas	t 90 conse	cutive days		eligib	ility red	quirement.		o a nursing hom ofter the 1st Polic	
Home Health Care Benefit	unable persor	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)	can eit	her decre	ase or increa					_	ge applies. An M drawal. It does 1	
Death Benefit	Benefi	ciary(s) wi	II receive the	e full Account V	alue u	pon th	ne death of	the Owner.		

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Single						
50	3.50%	60	4.50%	70	5.50%	80	6.50%
51	3.60%	61	4.60%	71	5.60%	81	6.60%
52	3.70%	62	4.70%	72	5.70%	82	6.70%
53	3.80%	63	4.80%	73	5.80%	83	6.80%
54	3.90%	64	4.90%	74	5.90%	84	6.90%
55	4.00%	65	5.00%	75	6.00%	85	7.00%
56	4.10%	66	5.10%	76	6.10%	86	7.10%
57	4.20%	67	5.20%	77	6.20%	87	7.20%
58	4.30%	68	5.30%	78	6.30%	88	7.30%
59	4.40%	69	5.40%	79	6.40%	89	7.40%
						90+	7.50%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: SC

		Denali	[™] 7		Denali™ 10					
Term		7 Yea	ars		10 Years					
Issues Ages		0-9	0		0-85					
Minimum Premium			\$10,000 Qu	ualified or	Non-Qualified	 :l				
	Addit	tional Premiu	ms allowed 1st 12	months.	(Minimum Ad	ditional Pre	emium: \$2,000)			
Maximum Premium		\$1,000,000 (L	arger amounts wi	ll be cons	idered with H	ome Office	approval)			
Interest Rates	Cho	ose from Fixe	d and Indexed cre	diting str	ategies. Pleas	e see Intere	st Rate Sheet.			
Withdrawal Charge/ Interest Bonus Recovery Schedule	Pol Ye	, , ,	Interest Bonus Recovery Percent		Policy Year	Charge Percent	Interest Bonus Recovery Percent			
Only applies to full or	1	9.30%	100%		1	9.30%	100%			
Only applies to full or partial withdrawals to	2	8.40%	90%		2	8.40%	90%			
which a withdrawal charge	3	7.50%	80%		3	7.50%	80%			
applies.	4	6.60%	70%		4	6.60%	70%			
Amount recovered is equal	5	5.70%	60%		5	5.70%	60%			
Amount recovered is equal to Account Value less	6	4.80%	50%		6	4.80%	50%			
Premiums and includes	7	3.80%	40%		7	3.80%	40%			
interest credits.					8	2.90%	30%			
					9	1.90%	20%			
					10	0.9%	10%			
Free Withdrawals	1	the Account \	uired Minimum D /alue or RMD can				•			
Terminal Illness Benefit	Illness that r	esults in the (ts are met. Av	nt Value can be wi Owner having a lif railable after the 1	e expecta	ncy of 12 mor	ths or less	and eligibility	re for		
Nursing Home Benefit	at least 90 co	onsecutive da	nt Value can be wi ys and meets the ficate of Disclosur	eligibility	requirement.		-			
Home Health Care Benefit	unable to pe person and	Year. Please see the Certificate of Disclosure for more information. 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)	can either d	An MVA applies to a 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 V	alue upoi	n the death of	the Owner.				

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14									
50	3.50%	3.25%	60	4.50%	4.25%	70	5.50%	5.25%	80	6.50%	6.25%
51	3.60%	3.35%	61	4.60%	4.35%	71	5.60%	5.35%	81	6.60%	6.35%
52	3.70%	3.45%	62	4.70%	4.45%	72	5.70%	5.45%	82	6.70%	6.45%
53	3.80%	3.55%	63	4.80%	4.55%	73	5.80%	5.55%	83	6.80%	6.55%
54	3.90%	3.65%	64	4.90%	4.65%	74	5.90%	5.65%	84	6.90%	6.65%
55	4.00%	3.75%	65	5.00%	4.75%	75	6.00%	5.75%	85	7.00%	6.75%
56	4.10%	3.85%	66	5.10%	4.85%	76	6.10%	5.85%	86	7.10%	6.85%
57	4.20%	3.95%	67	5.20%	4.95%	77	6.20%	5.95%	87	7.20%	6.95%
58	4.30%	4.05%	68	5.30%	5.05%	78	6.30%	6.05%	88	7.30%	7.05%
59	4.40%	4.15%	69	5.40%	5.15%	79	6.40%	6.15%	89	7.40%	7.15%
				·					90+	7.50%	7.25%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: FL

		Den	ali™ 7			Denali™ 10						Denali ¹	[™] 14
Term		7	Years		T	10 Years						14 Yea	ars
Issue Ages		(0-90		Ť		(0-85		Ť	0-64		
Minimum Premium		\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000))		
Maximum Premium			\$1,000	0,000 (Large	er a	mounts	will be co	onsidered	l with Home	0	ffice app	oroval)	
Interest Rates		(hoose fro	om Fixed an	d١	Indexed	crediting	strategie	s. Please see	e lı	nterest F	Rate Sheet.	
Withdrawal Charge/ Interest Bonus Recovery Schedule	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest Bonus Recovery		Policy Year	Charge Percent 0-64:	Charge Percent 65-85:	Interest Bonus Recovery		Policy Year	Charge Percent	Interest Bonus Recovery Percent
Only applies to full or	1	12.00%	10.00%	Percent 100%		1	12.00%	10.00%	Percent 100%		1	14.75%	100%
partial withdrawal to	2	12.00%	9.00%	95%		2	12.00%	9.00%	95%		2	13.75%	95%
which a withdrawal charge applies.	3	11.00%	8.00%	90%		3	11.00%	8.00%	95%		3	12.75%	95%
charge applies.	4	10.00%	7.00%	85%		4	10.00%	7.00%	95%		4	11.75%	95%
Amount recovered is	5	9.00%	6.00%	75%		5	9.00%	6.00%	95%		5	10.75%	95%
equal to Account Value less Premiums and	6	7.00%	4.00%	50%		6	8.00%	5.00%	90%		6 7	9.00%	90% 80%
includes interest credits.	7	4.00%	2.00%	25%		7	7.00%	4.00%	85%		8	8.00%	70%
				-		8	6.00%	3.00%	80%		9	7.00%	60%
						9	4.00%	2.00%	75%		10	6.00%	50%
						10	2.00%	1.00%	50%		11	5.00%	40%
										!	12	4.00%	30%
											13	3.00%	20%
											14	2.00%	10%
Free Withdrawals									drawn. Afte withdrawal				up to 5% of the
Terminal Illness Benefit	the Ow	ner havin	g a life ex		f 1.	2 month	ns or less a	and eligib	ility requirer				s that results in able after the
Nursing Home Benefit	consecu	utive days	and mee	ets the eligib	ilic	ty requi			confined to after the 1st				
Home Health Care Benefit	of the 6	p to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 if the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility quirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.											
Market Value Adjustment (MVA)		e or incre							rawal charge ndrawal. It d				n either ne withdrawal
Death Benefit	Benefic	ciary(s) w	/ill receiv	e the full A	٩c	count V	alue upo	on the de	eath of the	O۱	wner.		

SIC-DFIA-FL - Rev 042621 Page 1 of 2

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali 7 & 10	Denali 14									
50	3.50%	3.25%	60	4.50%	4.25%	70	5.50%	5.25%	80	6.50%	6.25%
51	3.60%	3.35%	61	4.60%	4.35%	71	5.60%	5.35%	81	6.60%	6.35%
52	3.70%	3.45%	62	4.70%	4.45%	72	5.70%	5.45%	82	6.70%	6.45%
53	3.80%	3.55%	63	4.80%	4.55%	73	5.80%	5.55%	83	6.80%	6.55%
54	3.90%	3.65%	64	4.90%	4.65%	74	5.90%	5.65%	84	6.90%	6.65%
55	4.00%	3.75%	65	5.00%	4.75%	75	6.00%	5.75%	85	7.00%	6.75%
56	4.10%	3.85%	66	5.10%	4.85%	76	6.10%	5.85%	86	7.10%	6.85%
57	4.20%	3.95%	67	5.20%	4.95%	77	6.20%	5.95%	87	7.20%	6.95%
58	4.30%	4.05%	68	5.30%	5.05%	78	6.30%	6.05%	88	7.30%	7.05%
59	4.40%	4.15%	69	5.40%	5.15%	79	6.40%	6.15%	89	7.40%	7.15%
									90+	7.50%	7.25%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: ID

		Den	ali™ Bor	ius 7			Dena	ali™ Bonı	us10	
Term	7 Years							10 Years		
Issues Ages			0-90			0.95				
-										
Minimum Premium	Ac	dditional I	Premiums	\$10,000 allowed 1st		d or Non-C hs. (Minin		onal Premi	um: \$2,000)	
Maximum Premium		\$1,000),000 (Larg	er amounts	will be co	onsidered	with Home	Office app	oroval)	
Interest Rates		Choose fro	m Fixed a	nd Indexed o	rediting	strategies	s. Please se	e Interest f	Rate Sheet.	
Premium Bonus		Issue	Ages 0-80:	5.00%			Issue A	Ages 0-80: :	5.00%	
		Issue A	Ages 81-90	: 2.50%			Issue A	ges 81-85:	3.50%	
Withdrawal Charge/ Interest & Bonus Recovery Schedule		Policy Year	Charge Percent	Interest & Bonus Recovery Percent			Policy Year	Charge Percent	Interest & Bonus Recovery Percent	
Only applies to full or		1	10.00%	100%			1	10.00%	100%	İ
partial withdrawals to which a withdrawal		2	9.00%	95%			2	9.00%	95%	İ
charge applies.		3	8.00%	90%			3	8.00%	95%	1
3.177		4	7.00%	85%			4	7.00%	95%	İ
Amount recovered is equal		5	6.00%	75%			5	6.00%	95%	
to Account Value less		6	5.00%	50%			6	5.00%	90%	1
Premiums; including premium bonus and	-	7	4.00%	25%			7	4.00%	85%	
interest credits.	<u> </u>	•	1.0070	23 70			8	3.00%	80%	
							9	2.00%	75%	
							10	1.00%	50%	
									ļ	J
Free Withdrawals		of the Aco	•	d Minimum e or RMD car						
Terminal Illness Benefit	Illness tha	it results i ents are m	n the Own	llue can be v er having a l ble after the	ife expe	ctancy of	12 months	or less and	eligibility	
Nursing Home Benefit	at least 90) consecu	tive days a	llue can be v nd meets th isclosure for	e eligibil	ity require	ement. Ava		•	
Home Health Care Benefit	to perforr and meet	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)	can eithe	An MVA applies to a 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	Beneficia	y(s) will r	eceive the	full Account	Value uլ	oon the de	eath of the	Owner.		
	<u> </u>									

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Single	Attained Age	Single	Attained Age	Single	Attained Age	Single
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: DE, MA, MO, NV, TX

	Denali™ Bonus 7						Denali™ B	onus10		
Term	7 Years					10 Years				
Issues Ages		0-90					0-85			
Minimum Premium			\$10,000 Qua							
	Additio	nal Premium	s allowed 1st 12 m	onths	s. (Minimum A	dditional Pro	emium: \$2,000)		
Maximum Premium	\$1	,000,000 (Laı	rger amounts will	be cor	rsic	dered with I	Home Office	approval)		
Interest Rates	Choos	e from Fixed	and Indexed cred	iting s	tra	tegies. Plea	ise see Intere	est Rate Sheet.		
Premium Bonus	ls	sue Ages 0-8	0: 5.00%			Is	sue Ages 0-8	80: 5.00%		
	lss	sue Ages 81-9	90: 2.50%			ls	sue Ages 81-	-85: 3.50%		
Withdrawal Charge/ Interest & Bonus Recovery Schedule	Policy Year	Charge Percent	Interest & Bonus Recovery Percent			Policy Year	Charge Percent	Interest & Bonus Recovery Percent		
Only applies to full or	1	9.30%	100%	7		1	9.30%	100%		
partial withdrawals to	2	8.40%	90%]		2	8.40%	90%		
which a withdrawal charge	3	7.50%	80%			3	7.50%	80%		
applies.	4	6.60%	70%			4	6.60%	70%		
Amount recovered is equal	5	5.70%	60%			5	5.70%	60%		
to Account Value less	6	4.75%	50%		L	6	4.75%	50%		
Premiums; including	7	3.80%	40%			7	3.80%	40%		
premium bonus and						8	2.85%	30%		
interest credits.					L	9	1.90%	20%		
					L	10	0.9%	10%		
Free Withdrawals		Account Val	ed Minimum Distr ue or RMD can be					er the 1st Policy Year, c free withdrawal		
Terminal Illness Benefit	Illness that resu	ılts in the Ow re met. Avail	Value can be witho oner having a life e lable after the 1st	xpecta	and	cy of 12 mo	nths or less a			
Nursing Home Benefit	at least 90 cons	ecutive days		gibility	y re	equirement.		o a nursing home for fter the 1st Policy Year.		
Home Health Care Benefit	to perform 2 of and meets eligi	p to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable 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 isclosure for more information.								
Market Value Adjustment (MVA)	can either decr	n MVA applies to a full or any partial withdrawal to which a withdrawal charge applies. An MVA an either decrease or increase the amount received from a full or partial withdrawal. It does not oply after the withdrawal charge period.								
Death Benefit	Beneficiary(s) w	ill receive th	e full Account Valu	ie upo	n t	the death of	f the Owner.			

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Single	Attained Age	Single	Attained Age	Single	Attained Age	Single
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



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

	De	nali™ Bo	nus 7	De	Denali™ Bonus 10				Denali™ Bonus 14			
Term		7 Years			10 Years				14 Year	s		
Issue Ages		0-90			0-85		T		0-80			
Minimum Premium		Additional	premiums al			d Non-Qualifi (Minimum Ac			emium: \$2,	000)		
Maximum Premium		\$1,00	0,000 (Larger	amounts v	vill be cons	idered with H	loı	me Office	approval)			
Interest Rates		Choose fr	om Fixed and	Indexed c	rediting str	ategies. Pleas	se	see Intere	est Rate Sh	eet.		
Premium Bonus	lssue	Ages 0-80): 5.00%	Issu	e Ages 0-75	5: 7.00%		Issue	Ages 0-70	: 10.00%		
	Issue	Ages 81-9	0: 2.50%	Issue	e Ages 76-8	5: 5.00%	I	Issue	Ages 71-8	0: 5.00%		
Withdrawal Charge/ Interest & Bonus Recovery Schedule	Policy Year	Charge Percent	Interest & Bonus Recovery Percent	Policy Year	Charge Percent	Interest & Bonus Recovery Percent		Policy Year	Charge Percent	Interest & Bonus Recovery Percent		
Only applies to full or	1	12.00%	100%	1	12.00%	100%		1	14.75%	100%		
partial withdrawal to which a withdrawal	2	12.00%	95%	2	12.00%	95%		2	13.75%	95%		
charge applies.	3	11.00%	90%	3	11.00%	95%		3	12.75%	95%		
5 ,.	4	10.00%	85%	4	10.00%	95%		4	11.75%	95%		
Amount recovered is	5	9.00%	75%	5	9.00%	95%		5	10.75%	95%		
equal to Account Value less Premiums;	6	7.00%	50%	6	8.00%	90%		6	10.00%	90%		
including premium	7	4.00%	25%	7	7.00%	85%		7	9.00%	80%		
bonus and interest				8	6.00%	80%		8	8.00%	70%		
credits.				9	4.00%	75%		9	7.00%	60%		
				10	2.00%	50%		10	6.00%	50%		
								11	5.00%	40%		
								12	4.00%	30%		
								13	3.00%	20%		
								14	2.00%	10%		
Free Withdrawals		•	•			can be withd One non-sys				licy Year, up al allowed per		
Terminal Illness Benefit	that resul	ts in the O	wner having a	a life expec	tancy of 12	he Owner is c months or le Certificate of	ess	and eligi	bility requi	rements are		
Nursing Home Benefit*	at least 90) consecuti	ve days and r	meets the e	eligibility re	he Owner is c quirement. <i>F</i> ation.			_			
Home Health Care Benefit*	perform 2 eligibility	ease see the Certificate of Disclosure for more information. to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to erform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets gibility requirements. Available after the 1st Policy Year. Please see the Certificate of sclosure for more information.										
Market Value Adjustment (MVA)	either dec		crease the ar			nich a withdra n full or partia				n MVA can not apply after		
Death Benefit	Beneficia	y(s) will re	ceive the full	Account V	lue upon t	he death of tl	ne	Owner.				

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali 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 Lifetime Withdrawal Percentages, subtract 1.00% from the Single Lifetime Withdrawal Percentage in the table above. Joint Lifetime Withdrawals are based on the attained age of the younger life.

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: ID

	Denali™ Bonus 7					Denali™ Bonus10				
Term	7 Years						10 Years			
Issues Ages			0-90							
-		0-90 0-85								
Minimum Premium	Ad	dditional I	Premiums	\$10,000 allowed 1st		d or Non-C hs. (Minin		onal Premi	um: \$2,000)	
Maximum Premium		\$1,000),000 (Larg	er amounts	will be co	onsidered	with Home	Office app	oroval)	
Interest Rates		Choose fro	m Fixed a	nd Indexed o	rediting	strategies	s. Please se	e Interest f	Rate Sheet.	
Premium Bonus		Issue	Ages 0-80:	5.00%			Issue A	Ages 0-80: :	5.00%	
		Issue A	Ages 81-90	: 2.50%			Issue A	ges 81-85:	3.50%	
Withdrawal Charge/ Interest & Bonus Recovery Schedule		Policy Year	Charge Percent	Interest & Bonus Recovery Percent			Policy Year	Charge Percent	Interest & Bonus Recovery Percent	
Only applies to full or		1	10.00%	100%			1	10.00%	100%	İ
partial withdrawals to which a withdrawal		2	9.00%	95%			2	9.00%	95%	İ
charge applies.		3	8.00%	90%			3	8.00%	95%	1
3.177		4	7.00%	85%			4	7.00%	95%	İ
Amount recovered is equal		5	6.00%	75%			5	6.00%	95%	
to Account Value less		6	5.00%	50%			6	5.00%	90%	1
Premiums; including premium bonus and	-	7	4.00%	25%			7	4.00%	85%	
interest credits.	<u> </u>	•	1.0070	23 70			8	3.00%	80%	
							9	2.00%	75%	
							10	1.00%	50%	
									ļ	J
Free Withdrawals		of the Aco	•	d Minimum e or RMD car						
Terminal Illness Benefit	Illness tha	it results i ents are m	n the Own	llue can be v er having a l ble after the	ife expe	ctancy of	12 months	or less and	eligibility	
Nursing Home Benefit	at least 90) consecu	tive days a	llue can be v nd meets th isclosure for	e eligibil	ity require	ement. Ava		•	
Home Health Care Benefit	to perforr and meet	Please see the Certificate of Disclosure for more information. 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)	can eithe	decrease	or increas	y partial with e the amou arge period.	nt receiv				•	
Death Benefit	Beneficia	y(s) will r	eceive the	full Account	Value uլ	oon the de	eath of the	Owner.		
	<u> </u>									

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Single	Attained Age	Single	Attained Age	Single	Attained Age	Single
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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



States: SC

		Der	nali™ Boı	nus 7			Den	ali™ Bon	us10		
Term			7 Years					10 Years			
Issues Ages			0-90			0-85					
Minimum Premium	A	Additional	Premiums	\$10,000 Q allowed 1st 12				ional Prem	ium: \$2,000))	
Maximum Premium		\$1,00	0,000 (Larg	er amounts w	ll be co	nsidered v	vith Hom	e Office ap	proval)		
Interest Rates		Choose fr	om Fixed a	nd Indexed cre	diting	strategies.	Please se	ee Interest	Rate Sheet.		
Premium Bonus		Issue	Ages 0-80:	5.00%			lssue .	Ages 0-80:	5.00%		
		Issue .	Ages 81-90	: 2.50%			Issue A	Ages 81-85	: 3.50%		
Withdrawal Charge/ Interest & Bonus Recovery Schedule		Policy Year	Charge Percent	Interest & Bonus Recovery Percent			Policy Year	Charge Percent	Interest & Bonus Recovery Percent		
Only applies to full or partial withdrawals to		1	9.30%	100%		Ì	1	9.30%	100%		
which a withdrawal		2	8.40%	90%			2	8.40%	90%		
charge applies.		3	7.50%	80%			3	7.50%	80%		
		4	6.60%	70%		Ī	4	6.60%	70%		
Amount recovered is equal		5	5.70%	60%		Ì	5	5.70%	60%		
to Account Value less Premiums; including		6	4.80%	50%			6	4.80%	50%		
premium bonus and		7	3.80%	40%			7	3.80%	40%		
interest credits.							8	2.90%	30%		
							9	1.90%	20%		
						į	10	0.9%	10%		
Free Withdrawals Terminal Illness Benefit	up to 5% allowed Up to 10 that resu	o of the Acper year. 0% of the alts in the 0 Available	Account Valu	d Minimum Di e or RMD can l alue can be wi ing a life expe st Policy Year.	hdrawr	drawn. Or n if the Ow of 12 mont	ne non-sy: oner is dia on less	stematic fr gnosed wi and eligib	ee withdraw th a Termina ility requirer	ral Il Illness	
Nursing Home Benefit	at least 9	0 consecu	ıtive days a	alue can be wi and meets the Disclosure for n	eligibili	ty requirer					
Home Health Care Benefit	to perfor	Please see the Certificate of Disclosure for more information. 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)	can eithe	er decreas	e or increa	y partial withose the amount arge period.							
Death Benefit	Reneficia	arv(s) will i	acaiva tha	full Account V	میر میباد	on the de	th of the	Owner			

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali 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 Lifetime Withdrawal Percentages, subtract 1.00% from the Single Lifetime Withdrawal Percentage in the table above. Joint Lifetime Withdrawals are based on the attained age of the younger life.

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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

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

States: FL

		Denali ¹	™ Bonu	ıs 7	Denali™ Bonus 10				Denali™ Bonus 14			
Term		7	Years			10	Years		Ī		14 Years	
Issue Ages			0-90			0	-85		Ī		0-64	
Minimum Premium		Ad	lditional p			Qualified a 12 month			nal Premium: \$2,000)			
Maximum Premium			\$1,000	,000 (Larger	amounts	will be cor	nsidered v	vith Home (Off	ice approv	/al)	
Interest Rates		С	hoose fro	m Fixed and	Indexed	crediting s	trategies.	Please see	Int	terest Rate	Sheet.	
Premium Bonus		Issue Age	s 0-80: 5.0	00%		Issue Ages	0-80: 5.0	0%	Π		10.00%	
	Issue Ages 81-90: 2.50% Issue Ages 81-85: 3.50%							50%				
Withdrawal Charge/ Interest & Bonus Recovery Schedule	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest & Bonus Recovery Percent	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest & Bonus Recovery Percent		Policy Year	Charge Percent	Interest & Bonus Recovery Percent
Only applies to full or	1	12.00%	10.00%	100%	1	12.00%	10.00%	100%	H	1	14.75%	100%
partial withdrawal to which a withdrawal charge	2	12.00%	9.00%	95%	2	12.00%	9.00%	95%	ΙÌ	2	13.75%	95%
applies.	3	11.00%	8.00%	90%	3	11.00%	8.00%	95%	H	3	12.75%	95%
	4	10.00%	7.00%	85%	4	10.00%	7.00%	95%		4	11.75%	95%
Amount recovered is equal to Account Value less	5	9.00%	6.00%	75%	5	9.00%	6.00%	95%	ΙÌ	5	10.75%	95%
Premiums; including	6	7.00%	4.00%	50%	6	8.00%	5.00%	90%		6	10.00%	90%
premium bonus and	7	4.00%	2.00%	25%	7	7.00%	4.00%	85%	$\ \ $	7	9.00%	80%
interest credits.					8	6.00%	3.00%	80%		8	8.00%	70%
					9	4.00%	2.00%	75%		9	7.00%	60%
					10	2.00%	1.00%	50%		10	6.00%	50%
									$\ $	11	5.00%	40%
									$\ $	12	4.00%	30%
									$\ $	13	3.00%	20%
									$\ \ $	14	2.00%	10%
Free Withdrawals				iired Minimu can be with								to 5% of
Terminal Illness Benefit	in the C	wner hav	ing a life	t Value can b expectancy of see the Certi	of 12 moi	nths or less	and eligi	bility requir	en			
Nursing Home Benefit	consec	utive days	and mee	t Value can b ts the eligibi r more inforr	lity requi							
Home Health Care Benefit	of the 6	Activities	of Daily	Value can be Living witho fter the 1st P	ut the ph	ysical assis	tance of a	nother per	or	n and mee	ts eligibilit	У
Market Value Adjustment (MVA)		e or incre		any partial v mount receiv								
Death Benefit	Benefic	iary(s) wil	l receive t	he full Accoι	unt Value	upon the	death of t	he Owner.				

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Single Lifetime Withdrawal Percentages

Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali Bonus 14	Attained Age	Denali Bonus 7 & 10	Denali 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 Lifetime Withdrawal Percentages, subtract 1.00% from the Single Lifetime Withdrawal Percentage in the table above. Joint Lifetime Withdrawals are based on the attained age of the younger life.

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

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued 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

Page 2 of 2



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

	Teto	on® 7		Teton	® 10		Teto	on® 14	
Term	7 Y	ears		10 Ye	ars		14`	Years	
Issue Ages	0-	-90		0-8	5		0-	-80	
Minimum Premium	Additio			d and Non-Qu nths. (Minimu		nal Premi	um: \$2,000)		
Maximum Premium	\$	1,000,000 (Lar	ger amour	nts will be	considered w	ith Home	Office app	roval)	
Interest Rates	Choos	se from Fixed a	and Indexe	ed creditir	ng strategies.	Please see	Interest R	ate Sheet.	
Withdrawal Charge Schedule	Policy Year	Charge Percent		Policy Year	Charge Percent		Policy Year	Charge Percent	
ochedule	1	12.00%		1	12.00%		1	14.75%	
	2	12.00%		2	12.00%		2	13.75%	
	3	11.00%		3	11.00%		3	12.75%	
	4	10.00%		4	10.00%		4	11.75%	
	5	9.00%		5	9.00%		5	10.75%	
	6	7.00%		6	8.00%		6	10.00%	
	7	4.00%		7	7.00%		7	9.00%	
				8	6.00%		8	8.00%	
				9	4.00%		9	7.00%	
				10	2.00%		10	6.00%	
							11	5.00%	
							12	4.00%	
							13	3.00%	
							14	2.00%	
Free Withdrawals Cumulative Free Withdrawals	Policy Year, up withdrawal al If no withdrav next policy ye	cy Year, Require to 5% of the allowed per year vals are taken ear. The maximat recent policy	Account Vor. in a given num cumu	year, fully	1D can be with unused free v	ndrawn. C vithdrawa	one non-sy Is can be c	rstematic free carried over t	e o tl
Terminal Illness Benefit	Illness that res	f the Account sults in the Ow are met. Avail mation.	ner havin	g a life exp	oectancy of 12	2 months	or less and	eligibility	
Nursing Home Benefit*	at least 90 cor	f the Account \ nsecutive days ee the Certifica	and meet	ts the eligi	bility requirer	nent. Ava		-	
Home Health Care Benefit*	unable to per person and m	the Account Va form 2 of the 6 leets eligibility Disclosure for	Activities requirem	of Daily L ents. Avai	iving without	the physi	cal assista	nce of anoth	er
Market Value Adjustment (MVA)	can either dec	es to a full or a crease or incre e withdrawal c	ase the an	nount rece					
Death Benefit	Beneficiary(s)	will receive th	e full Acco	ount Value	upon the dea	th of the	Owner.		

^{*} Not available in South Dakota.

Teton®Series Product Highlights

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

States: AK, DE, MA, MO, NV, OH, OR, PA, TX, UT, WA

	Teton® 7		Teton® 10						
Term	7 Years			10	Years				
Issue Ages	0-90			0	-85				
Minimum Premium	\$10 Additional premiums allowe		and Non-Qualifie hs. (Minimum Ac		al Premium	\$2,000)			
Maximum Premium	\$1,000,000 (Larger amo	ounts will be c	onsidered with H	ome Of	fice approv	ral)			
Interest Rates	Choose from Fixed and Ind	exed crediting	strategies. Pleas	se see Ir	iterest Rate	Sheet.			
Withdrawal Charge Schedule	Policy Year Percent 1 9.30% 2 8.40% 3 7.50% 4 6.60% 5 5.70% 6 4.75% 7 3.80%			Policy Year 1 2 3 4 5 6 7 8 9 10	Charge Percent 9.30% 8.40% 7.50% 6.60% 5.70% 4.75% 3.80% 2.85% 1.90%				
Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions (RMD) 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.								
Cumulative Free Withdrawals	If no withdrawals are taken in a giv next policy year. The maximum cu (as of the most recent policy annive	mulative free							
Terminal Illness Benefit	Up to 100% of the Account Value of Illness that results in the Owner have requirements are met. Available af for more information.	ving a life exp	ectancy of 12 mor	nths or	less and eli	gibility			
Nursing Home Benefit	Up to 100% of the Account Value can at least 90 consecutive days and many Year. Please see the Certificate of D	eets the eligib	ility requirement.	Availa		-			
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)	can either decrease or increase the	An MVA applies to a 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 change period.							
Death Benefit	Beneficiary(s) will receive the full A	ccount Value (upon the death of	f the Ov	vner.				

Teton[®] **Series** Product Highlights

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

States: CT

	Teto	on® 7		Teton	® 10		Teto	n® 14		
Term	7 Ye	ears		10 Ye	ars		14`	Years		
Issue Ages	0-	90		0-8	5		0-80			
Minimum Premium	Additio	nal premiums		00 Qualified 1st 12 mon			ional Premi	um: \$2,000)		
Maximum Premium	\$1	1,000,000 (Larç	ger amou	nts will be	considered	with Hom	e Office app	roval)		
Interest Rates	Choos	se from Fixed a	nd Index	ed creditin	g strategie	s. Please s	ee Interest R	ate Sheet.		
Withdrawal Charge Schedule	Policy Year	Charge Percent		Policy Year	Charge Percent		Policy Year	Charge Percent		
Schedule	1	12.50%		1	12.50%		1	14.25%		
	2	12.00%		2	12.00%		2	13.75%		
	3	11.00%		3	11.00%		3	12.75%		
	4	10.00%		4	10.00%		4	11.75%		
	5	9.00%		5	9.00%		5	10.75%		
	6	8.00%		6	8.00%		6	10.00%		
	7	7.00%		8	7.00% 6.00%		7	9.00%		
				9	4.00%		9	7.00%		
				10	2.00%		10	6.00%		
						<u> </u>	11	5.00%		
							12	4.00%		
							13	3.00%		
							14	2.00%		
Free Withdrawals Cumulative Free	In the 1st Polic Policy Year, up withdrawal all If no withdraw	to 5% of the A	Account \ :	/alue or RM	ID can be v	vithdrawn.	One non-sy	rstematic fre	ee	
Withdrawals	next policy ye (as of the mos	ar. The maxim	um cum	ulative free						
Terminal Illness Benefit	Up to 100% of Illness that res requirements for more infor	sults in the Ow are met. Avail	ner havir	ng a life exp	ectancy o	f 12 month	s or less and	eligibility		
Nursing Home Benefit	Up to 100% of at least 90 cor Year. Please se	secutive days	and mee	ts the eligil	bility requi	rement. Av		-		
Home Health Care Benefit	Up to 20% of t unable to pert person and m Certificate of I	form 2 of the 6 eets eligibility	Activitie requirem	s of Daily L nents. Avai	iving with	out the phy	sical assista	nce of anoth		
Market Value Adjustment (MVA)	An MVA applic can either dec apply after the	rease or increa	ase the a	mount rece						
Death Benefit	Beneficiary(s)	will receive th	e full Acc	ount Value	upon the	death of th	e Owner.			

Teton® Series Product Highlights



States: SC

		Teto	n® 7			Teto	on® 10		
Term		7 Ye	ears			10	Years		
Issue Ages		0-	90		0-85				
Minimum Premium	Additio	nal premi			I I and Non-Qua ths. (Minimum		al Premium	: \$2,000)	
Maximum Premium	\$1	,000,000	(Larger am	ounts will be o	considered wit	h Home O	ffice approv	/al)	
Interest Rates	Choos	e from Fix	ed and Ind	exed crediting	g strategies. P	lease see Ir	nterest Rate	Sheet.	
Withdrawal Charge Schedule		Policy Year 1	Charge Percent 9.30% 8.40%			Policy Year 1	Charge Percent 9.30% 8.40%		
		3	7.50%			3	7.50%		
		4	6.60%			4	6.60%		
		5	5.70%			5	5.70%		
		6	4.80%			6	4.80%		
		7	3.80%			7	3.80%		
						8	2.90%		
						9	1.90%	•	
						10	0.90%		
Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions (RMD) 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.								
Cumulative Free Withdrawals		ar. The m	aximum cu	mulative free	unused free wi withdrawal an			ied over to the ccount value	
Terminal Illness Benefit	Illness that res	sults in the are met. <i>I</i>	Owner ha	ving a life exp	wn if the Own ectancy of 12 licy Year. Pleas	months or	less and eli	gibility	
Nursing Home Benefit	at least 90 con	secutive o	days and m	eets the eligik	wn if the Own oility requirement ore informat	ent. Availa		rsing home for e 1st Policy	
Home Health Care Benefit	unable to perf	form 2 of t eets eligib	the 6 Activi oility requir	ties of Daily Li ements. Avail	vn each year fo ving without t able after the	he physica	l assistance	of another	
Market Value Adjustment (MVA)	can either dec	An MVA applies to a 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 change period.							
Death Benefit	Beneficiary(s)	will receiv	e the full A	ccount Value	upon the deat	h of the Ov	wner.		

Teton® Series Product Highlights



States: CA

	Teton® 7	Teton® 10						
Term	7 Years	10 Years						
Issue Ages	0-90	0-85						
Minimum Premium		ed and Non-Qualified onths. (Minimum Additional Premium: \$2,000)						
Maximum Premium	\$1,000,000 (Larger amounts will be	e considered with Home Office approval)						
Interest Rates	Choose from Fixed and Indexed crediti	ng strategies. Please see Interest Rate Sheet.						
Withdrawal Charge Schedule	Policy Charge Percent 1 9.00% 2 8.00% 3 7.00% 4 6.00% 5 5.00% 6 3.90% 7 2.80%	Policy Year Charge Percent 1 9.80% 2 8.90% 3 7.90% 4 6.90% 5 6.00% 6 5.00% 7 3.90% 8 2.90% 9 1.90% 10 0.90%						
Free Withdrawals	Beginning in the 1st Policy Year, up to 7% of the Account Value or Required Minimum Distribution (RMD) can be withdrawn. One non-systematic free withdrawal allowed per Policy Year.	Beginning in the 1st Policy Year, up to 5% of the Account Value or Required Minimum Distribution (RMD) can be withdrawn. One non-systematic free withdrawal allowed per Policy Year.						
Cumulative Free Withdrawals	Not Available	If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).						
Terminal Illness Benefit	Not Available	Not Available						
Nursing Home Benefit	Not Available	Not Available						
Home Health Care Benefit	Not Available	Not Available						
Market Value Adjustment (MVA)	1 7 7	ral to which a withdrawal charge applies. An MVA can d from a full or partial withdrawal. It does not apply						
Death Benefit	Beneficiary(s) will receive the full Account Value	upon the death of the Owner.						

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

States: ID

		Teto	n® 7		Teton® 10						
Term		7 Ye	ears		10 Years						
Issue Ages		0-9	90		0-85						
Minimum Premium	Additiona	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)									
Maximum Premium	\$1,0	000,000 (Larger am	ounts will be o	onsidered wit	h Home Ot	ffice approv	ral)			
Interest Rates	Choose	from Fix	ed and Ind	exed crediting	g strategies. Pl	ease see Ir	nterest Rate	Sheet.			
Withdrawal Charge Schedule		Policy Year 1	Charge Percent 10.00% 9.00%			Policy Year 1	Charge Percent 10.00%				
	<u> </u>	3	8.00%			3	8.00%				
		4	7.00%			4	7.00%				
		5	6.00%			5	6.00%				
		6	5.00%			6	5.00%				
		7	4.00%			7	4.00%				
						8	3.00%				
						9	2.00%				
						10	1.00%				
Free Withdrawals	In the 1st Policy Policy Year, up to withdrawal allov	o 5% of t	the Accour								
Cumulative Free Withdrawals	If no withdrawal next policy year. (as of the most r	. The ma	aximum cu	mulative free							
Terminal Illness Benefit	Up to 100% of the Illness that result requirements are for more information.	Its in the e met. <i>A</i>	Owner ha	ving a life exp	ectancy of 12 i	months or	less and eli	gibility			
Nursing Home Benefit	Up to 100% of the at least 90 consecuence Year. Please see	ecutive c	days and m	eets the eligib	oility requireme	ent. Availa		-			
Home Health Care Benefit	Up to 20% of the unable to perfor person and mee Certificate of Dis	rm 2 of t ets eligib	he 6 Activi ility requir	ties of Daily Li ements. Avail	ving without t	he physica	l assistance	of another			
Market Value Adjustment (MVA)	An MVA applies can either decre apply after the v	ase or in	ncrease the	amount recei							
Death Benefit	Beneficiary(s) wi	ill receiv	e the full A	ccount Value	upon the deatl	h of the Ov	vner.				

Teton®Series Product Highlights

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

States: FL

		Teton® 7	7			Teton® 10)		Teton® 14			
Term		7 Years				10 Years			14 Years			
Issue Ages		0-90		Ť		0-85			0-64			
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 fro	m Fixed ar	nd	Indexed o	rediting st	rategies. Pl	ease se	e Interest F	Rate Sheet.		
Withdrawal Charge Schedule	Policy Year 1 2 3 4 5 6	Charge Percent (0-64) 12.00% 12.00% 11.00% 10.00% 9.00% 7.00%	Charge Percent (65-90) 10.00% 9.00% 8.00% 7.00% 6.00% 4.00% 2.00%		Policy Year 1 2 3 4 5 6 7	Charge Percent (0-64) 12.00% 12.00% 11.00% 10.00% 9.00% 8.00%	Charge Percent (65-85) 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 4.00%		Policy Year 1 2 3 4 5 6	Charge Percent (0-64) 14.75% 13.75% 12.75% 11.75% 10.75% 10.00%		
		4.0070	2.00%		8 9 10	6.00% 4.00% 2.00%	3.00% 2.00% 1.00%		8 9 10 11	8.00% 7.00% 6.00% 5.00% 4.00%		
									13 14	3.00% 2.00%		

Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions (RMD) 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.
Cumulative Free Withdrawals	If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).
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)	An MVA applies to a 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 change period.
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.



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

	Tet	ton [®] Bonu	us 7		Tet	on® Bonu	ıs 10	on [®] Bonu	ıs 14				
Term		7 Years				10 Years		Γ	14 Years				
Issue Ages		0-90				0-85				0-80			
Minimum Premium	Ac	lditional pr					Non-Qualifie ⁄Iinimum Ad	ed ditional Premium: \$2,000)					
Maximum Premium		\$1,000,0	000 (Larger a	on	ne Office a	pproval)							
Interest Rates	С	hoose fron	n Fixed and I	Inde	exed cred	diting strat	egies. Pleas	e :	see Interes	t Rate She	et.		
Premium Bonus	Issue	Age 0-80:	5.00%			7.00%				10.00%			
	Issue	Age 81-90:	2.50%										
Withdrawal Charge/ Bonus Recovery Schedule	Policy Year	Charge Percent	Bonus Recovery Percent		Policy Year	Charge Percent	Bonus Recovery Percent		Policy Year	Charge Percent	Bonus Recovery Percent		
Out and a to full an	1	12.00%	100%		1	12.00%	100%		1	14.75%	100%		
Only applies to full or partial withdrawal to	2	12.00%	90%		2	12.00%	100%		2	13.75%	100%		
which a withdrawal	3	11.00%	80%		3	11.00%	100%		3	12.75%	100%		
charge applies.	4	10.00%	70%		4	10.00%	100%	Ц	4	11.75%	100%		
	5	9.00%	60%		5	9.00%	100%	Ц	5	10.75%	100%		
	6	7.00%	50%		6	8.00%	100%	Ц	6	10.00%	100%		
	7	4.00%	40%		7	7.00%	80%	IJ	7	9.00%	90%		
					8	6.00%	60%	Ц	8	8.00%	80%		
					9	4.00%	40%	Ц	9	7.00%	70%		
					10	2.00%	20%	Ц	10	6.00%	60%		
								Ц	11	5.00%	50%		
								Ц	12	4.00%	40%		
								ļļ	13	3.00%	30%		
								ĮΙ	14	2.00%	15%		
Free Withdrawals							withdrawn. A						
Cumulative Free Withdrawals		aximum cu					vithdrawals ca 1% of your acc						
Terminal Illness Benefit	in the Owne	er having a l	ife expectanc	y of	12 montl	ns or less an	ner is diagnos Id eligibility re more informa	qı	uirements a				
Nursing Home Benefit*	consecutive	days and n		ibilit	y require		ner is confine able after the						
Home Health Care Benefit*	perform 2 o	of the 6 Active equirements	ities of Daily	Livin	ng withou	it the physic	for 5 Policy Ye cal assistance ease see the C	of	another pe	erson and m	eets		
Market Value Adjustment (MVA)		increase th	e amount rec				withdrawal ch Il withdrawal.						
Death Benefit	Beneficiary((s) will receiv	ve the full Acc	oun	t Value u	oon the dea	th of the Owr	ne	r.				



States: AK, CT, DE, MA, MO, NV, OH, OR, PA, TX, UT, WA

		Te	eton Boni	us 7			Tet	on Bonu	Bonus 10			
Term			7 Years			10 Years						
Issue Ages			0-90					0-85				
Minimum Premium		\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)										
M. t D t		· · · · · · · · · · · · · · · · · · ·										
Maximum Premium	-	\$1,000,000 (Larger amounts will be considered with Home Office approval)										
Interest Rates Premium Bonus		Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.										
Premium Bonus		Issue Age 0-80: 5.00% Issue Age 81-90: 2.50%										
Withdrawal Charge/ Bonus Recovery Schedule Only applies to full or		Policy Year	Charge Percent	Bonus Recov- ery Percent			Policy Year	Charge Percent	Bonus Recov- ery Percent			
partial withdrawal to		1	9.30%	100%			1	9.30%	100%			
which a withdrawal		2	8.40%	90%			2	8.40%	90%			
charge applies.		3	7.50%	80%			3	7.50%	80%			
		4	6.60%	70%			4	6.60%	70%			
		5	5.70%	60%			5	5.70%	60%			
		6	4.75%	50%			6	4.75%	50%			
		7	3.80%	40%			7	3.80%	40%	ļ		
							8	2.85%	30%			
							9	1.90%	20%			
							10	0.90%	10%			
Free Withdrawals Cumulative Free	up to 5% allowed	% of the Ac per year.	count Valu	e or RMD o	n Distribut an be with ear, fully un	drawn. O	ne non-sy:	stematic fre	ee withdra	wal		
Withdrawals	next po	licy year. T		um cumula	tive free w							
Terminal Illness Benefit	that resi	ults in the	Owner hav	ing a life e	e withdraw xpectancy ear. Please	of 12 mor	ths or less	and eligib	ility require	ements		
Nursing Home Benefit	at least	90 consecu	utive days a	and meets	e withdraw the eligibil or more inf	ity require	ment. Ava					
Home Health Care Benefit	to perfo meets e	rm 2 of the	e 6 Activition equirement	es of Daily I	withdrawn Living with e after the	out the pl	nysical assi	stance of a	nother pe	rson and		
Market Value Adjustment (MVA)	either d	ecrease or		ne amount	ithdrawal t received fr			_				
Death Benefit	Benefici	ary(s) will	receive the	full Accou	nt Value up	on the de	eath of the	Owner.				



States: ID

		Te	ton [®] Bon	us 7			Tet	on® Bonu	Teton® Bonus 10					
Term			7 Years			10 Years								
Issue Ages			0-90			0-85								
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	e Age 0-80:	5.00%				5.00%						
		Issue	Age 81-90	: 2.50%										
Withdrawal Charge/ Bonus Recovery Schedule		Policy Year	Charge Percent	Bonus Recovery Percent			Policy Year	Charge Percent	Bonus Recovery Percent					
Only applies to full or		1	10.00%	100%			1	10.00%	100%	1				
partial withdrawal to		2	9.00%	90%			2	9.00%	100%					
which a withdrawal		3	8.00%	80%			3	8.00%	100%					
charge applies.		4	7.00%	70%			4	7.00%	100%					
		5	6.00%	60%			5	6.00%	100%					
		6	5.00%	50%			6	5.00%	100%	[
		7	4.00%	40%			7	4.00%	80%					
							8	3.00%	60%					
							9	2.00%	40%	ļ				
							10	1.00%	20%]				
Free Withdrawals		st Policy Year ount Value o								to 5% of				
Cumulative Free Withdrawals	year. The	hdrawals are e maximum nniversary).												
Terminal Illness Benefit	in the O	00% of the A wner having Policy Year. F	a life exped	tancy of 12	months or l	ess and elig	gibility requ	irements are						
Nursing Home Benefit	consecu	00% of the A tive days an ate of Disclo	d meets the	eligibility re	quirement.			_						
Home Health Care Benefit	2 of the	% of the Activities of Activit	of Daily Livir	ng without t	he physical	assistance (of another p	erson and r	neets eligibi	ility				
Market Value Adjustment (MVA)	decrease	applies to a e or increase wal charge p	the amoun							either				
Death Benefit	Beneficia	ary(s) will re	ceive the fu	I Account Va	lue upon th	ne death of	the Owner.							



States: SC

		Te	ton [®] Bon	us 7		Teton® Bonus 10					
Term			7 Years			10 Years					
Issue Ages			0-90			0-85					
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			Age 0-80 Age 81-90					5.00%			
Withdrawal Charge/ Bonus Recovery Schedule		Policy Year	Charge Percent	Bonus Recovery Percent			Policy Year	Charge Percent	Bonus Recovery Percent		
Only applies to full or		1	9.30%	100%			1	9.30%	100%]	
partial withdrawal to		2	8.40%	90%			2	8.40%	90%		
which a withdrawal		3	7.50%	80%			3	7.50%	80%		
charge applies.		4	6.60%	70%			4	6.60%	70%	[
		5	5.70%	60%			5	5.70%	60%		
		6	4.80%	50%			6	4.80%	50%	<u> </u>	
		7	3.80%	40%			7	3.80%	40%	[
							8	2.90%	30%	[
							9	1.90%	20%		
							10	0.90%	10%		
Free Withdrawals				Minimum Dis e withdrawr					olicy Year, up ed per year.	to 5% of	
Cumulative Free Withdrawals	year. The								ver to the ne of the most		
Terminal Illness Benefit	in the O	wner having	a life exped		months or l	ess and elig	gibility requ	irements are	inal Illness t e met. Availa		
Nursing Home Benefit	consecu	tive days an	d meets the		quirement.				nome for at I . Please see		
Home Health Care Benefit	2 of the	6 Activities	of Daily Livir	ng without tl	he physical	assistance (of another p	erson and r	er is unable to meets eligibi or more info	ility	
Market Value Adjustment (MVA)	decrease		the amoun	oartial withd t received fr					An MVA can e	either	
Death Benefit	Beneficia	ary(s) will re	ceive the fu	l Account Va	lue upon th	ne death of	the Owner.				



States: SC

		Te	ton [®] Bon	us 7		Teton® Bonus 10					
Term			7 Years			10 Years					
Issue Ages			0-90			0-85					
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			Age 0-80 Age 81-90					5.00%			
Withdrawal Charge/ Bonus Recovery Schedule		Policy Year	Charge Percent	Bonus Recovery Percent			Policy Year	Charge Percent	Bonus Recovery Percent		
Only applies to full or		1	9.30%	100%			1	9.30%	100%]	
partial withdrawal to		2	8.40%	90%			2	8.40%	90%		
which a withdrawal		3	7.50%	80%			3	7.50%	80%		
charge applies.		4	6.60%	70%			4	6.60%	70%	[
		5	5.70%	60%			5	5.70%	60%		
		6	4.80%	50%			6	4.80%	50%	<u> </u>	
		7	3.80%	40%			7	3.80%	40%	[
							8	2.90%	30%	[
							9	1.90%	20%		
							10	0.90%	10%		
Free Withdrawals				Minimum Dis e withdrawr					olicy Year, up ed per year.	to 5% of	
Cumulative Free Withdrawals	year. The								ver to the ne of the most		
Terminal Illness Benefit	in the O	wner having	a life exped		months or l	ess and elig	gibility requ	irements are	inal Illness t e met. Availa		
Nursing Home Benefit	consecu	tive days an	d meets the		quirement.				nome for at I . Please see		
Home Health Care Benefit	2 of the	6 Activities	of Daily Livir	ng without tl	he physical	assistance (of another p	erson and r	er is unable to meets eligibi or more info	ility	
Market Value Adjustment (MVA)	decrease		the amoun	oartial withd t received fr					An MVA can e	either	
Death Benefit	Beneficia	ary(s) will re	ceive the fu	l Account Va	lue upon th	ne death of	the Owner.		<u> </u>		



States: CA

		Te	eton Bon	us 7		Teton Bonus 10					
Term			7 Years			10 Years					
Issue Ages			0-90			0-85					
Minimum Premium		Additiona	l premium:		Qualified st 12 mont			ional Prem	ium: \$2,000	0)	
Maximum Premium		\$1,00	00,000 (Lar	ger amoun	ts will be c	onsidered	with Hom	e Office ap	proval)		
Interest Rates		Choose fr	rom Fixed a	and Indexe	d crediting	strategies	s. Please se	ee Interest	Rate Sheet		
Premium Bonus			e age 0-80: age 81-90					5.00%			
Withdrawal Charge/ Bonus Recovery Schedule		Policy Year	Charge Percent	Bonus Recovery Percent			Policy Year	Charge Percent	Bonus Recovery Percent		
Only applies to full or		1	9.00%	100%			1	9.80%	100%		
partial withdrawal to		2	8.00%	90%			2	8.90%	90%	ļ	
which a withdrawal		3	7.00%	80%			3	7.90%	80%		
charge applies.		4	6.00%	70%			4	6.90%	70%		
		5	5.00%	60%			5	6.00%	60%		
		6	3.90%	50%			6	5.00%	50%		
		7	2.80%	40%			7	3.90%	40%		
							8	2.90%	30%		
							9	1.90%	20%		
							10	0.90%	10%]	
Free Withdrawals	Account (RMD) ca	Value or Re In be withd	quired Mini	up to 7% of mum Distrib non-free syst ear.	ution	Beginning in the 1st Policy Year, up to 5% of the Account Value or Required Minimum Distribution (RMD) can be withdrawn. One non-systematic free withdrawal allowed per Policy Year.					
Cumulative Free Withdrawals			Not Availak	ole		free witho year. The amount is	lrawals can maximum o	be carried c cumulative t ir account v	given year, fu over to the n free withdra ralue (as of tl	ext policy wal	
Terminal Illness Benefit			Not Availak	ole				Not Availab	le		
Nursing Home Benefit			Not Availab	ole				Not Availab	le		
Home Health Care Benefit			Not Availab	ole		Not Available					
Market Value Adjustment (MVA)	decrease		the amoun						An MVA can o	either	
Death Benefit	Beneficia	ary(s) will re	ceive the fu	ll Account Va	alue upon th	ne death of	the Owner.				