

Vega Series

Product Highlights



INSURANCE COMPANY
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

	Vega 7	Vega 10	Vega 14																																																																																																						
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*Not available in South Dakota.

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Vega Series

Product Highlights

	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 <i>This applies before Rider Withdrawals have begun.</i>	250%	275%	300%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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 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%
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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 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%
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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		

*Not available in Kansas.

Accelerated 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 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.

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States: SC



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Benefit Multiplier-Deferral <i>This applies before Rider Withdrawals have begun.</i>	250%	275%
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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	150%	175%
Spousal Continuation	Included	

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Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10
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Level 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	None	
Spousal Continuation	Included	

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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 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	

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Vega Series

Product Highlights

	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 <i>This applies before Rider Withdrawals have begun.</i>	250%	275%	300%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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 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%
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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 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%
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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		

Accelerated 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 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.

Vega Series

Product Highlights



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

States: CT

	Vega 7	Vega 10	Vega 14																																																																																																						
Term	7 Years	10 Years	14 Years																																																																																																						
Issue Ages	0-90	0-85	0-80																																																																																																						
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Vega Series

Product Highlights

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Benefit Multiplier-Deferral <i>This applies before Rider Withdrawals have begun.</i>	250%	275%	300%
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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 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
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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 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		

Accelerated 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 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.

Vega Series

Product Highlights

States: AK, UT



INSURANCE COMPANY
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	\$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 Schedule	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.75%</td></tr><tr><td>7</td><td>3.80%</td></tr></table>	Policy Year	Withdrawal Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.75%	7	3.80%	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.75%</td></tr><tr><td>7</td><td>3.80%</td></tr><tr><td>8</td><td>2.85%</td></tr><tr><td>9</td><td>1.90%</td></tr><tr><td>10</td><td>0.90%</td></tr></table>	Policy Year	Withdrawal Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.75%	7	3.80%	8	2.85%	9	1.90%	10	0.90%
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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	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 charge period.																																							
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																							

Vega Series

Product Highlights

	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 <i>This applies before Rider Withdrawals have begun.</i>	250%	275%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	150%	175%
Spousal Continuation	Included	

*Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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%

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 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	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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%
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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	

Accelerated 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 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.

Vega Series

Product Highlights

States: DE, MO, NV



INSURANCE COMPANY
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	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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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.																																																										
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

Vega Series

Product Highlights

	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 <i>This applies before Rider Withdrawals have begun.</i>	250%	275%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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%

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 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	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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%
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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	

Accelerated 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 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.

Vega Series

Product Highlights



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																																																									
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Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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Policy Year	Withdrawal Charge Percent	Interest Recovery Percent																																																									
1	10.00%	100%																																																									
2	9.00%	95%																																																									
3	8.00%	95%																																																									
4	7.00%	95%																																																									
5	6.00%	95%																																																									
6	5.00%	90%																																																									
7	4.00%	85%																																																									
8	3.00%	80%																																																									
9	2.00%	75%																																																									
10	1.00%	50%																																																									
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	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 charge period.																																																										
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

Vega Series

Product Highlights

	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 <i>This applies before Rider Withdrawals have begun.</i>	250%	275%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	150%	175%
Spousal Continuation	Included	

*Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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%

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 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	Attained Age	Vega 7 & 10	Attained Age	Vega 7 & 10	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	

Accelerated 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 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.

Vega Bonus Series

Product Highlights



INSURANCE COMPANY
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

	Vega Bonus 7			Vega Bonus 10			Vega Bonus 14		
Term	7 Years			10 Years			14 Years		
Issue Ages	0-90			0-85			0-80		
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 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 <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Amount recovered is equal to Account Value less Premiums; including interest credits.</i>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent
	1	12.00%	100%	1	12.00%	100%	1	14.75%	100%
	2	12.00%	95%	2	12.00%	95%	2	13.75%	95%
	3	11.00%	90%	3	11.00%	95%	3	12.75%	95%
	4	10.00%	85%	4	10.00%	95%	4	11.75%	95%
	5	9.00%	75%	5	9.00%	95%	5	10.75%	95%
	6	7.00%	50%	6	8.00%	90%	6	10.00%	90%
	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	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	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 charge period.								
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.								

*Not available in South Dakota.

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Benefit Bonus <i>The Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%	200%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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 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 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, 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.

Accelerated 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 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



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

States: CT

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14																																																																																																						
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Withdrawal Charge/ Interest Recovery Schedule Only applies to full or partial withdrawal to which a withdrawal charge applies. Amount recovered is equal to Account Value less Premiums; including interest credits.	<table><tr><td>Policy Year</td><td>Withdrawal Charge Percent</td><td>Interest Recovery Percent</td></tr><tr><td>1</td><td>12.50%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>90%</td></tr><tr><td>4</td><td>10.00%</td><td>85%</td></tr><tr><td>5</td><td>9.00%</td><td>75%</td></tr><tr><td>6</td><td>8.00%</td><td>50%</td></tr><tr><td>7</td><td>7.00%</td><td>25%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	12.50%	100%	2	12.00%	95%	3	11.00%	90%	4	10.00%	85%	5	9.00%	75%	6	8.00%	50%	7	7.00%	25%	<table><tr><td>Policy Year</td><td>Withdrawal Charge Percent</td><td>Interest Recovery Percent</td></tr><tr><td>1</td><td>12.50%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>95%</td></tr><tr><td>4</td><td>10.00%</td><td>95%</td></tr><tr><td>5</td><td>9.00%</td><td>95%</td></tr><tr><td>6</td><td>8.00%</td><td>90%</td></tr><tr><td>7</td><td>7.00%</td><td>85%</td></tr><tr><td>8</td><td>6.00%</td><td>80%</td></tr><tr><td>9</td><td>4.00%</td><td>75%</td></tr><tr><td>10</td><td>2.00%</td><td>50%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	12.50%	100%	2	12.00%	95%	3	11.00%	95%	4	10.00%	95%	5	9.00%	95%	6	8.00%	90%	7	7.00%	85%	8	6.00%	80%	9	4.00%	75%	10	2.00%	50%	<table><tr><td>Policy Year</td><td>Withdrawal Charge Percent</td><td>Interest Recovery Percent</td></tr><tr><td>1</td><td>14.25%</td><td>100%</td></tr><tr><td>2</td><td>13.75%</td><td>95%</td></tr><tr><td>3</td><td>12.75%</td><td>95%</td></tr><tr><td>4</td><td>11.75%</td><td>95%</td></tr><tr><td>5</td><td>10.75%</td><td>95%</td></tr><tr><td>6</td><td>10.00%</td><td>90%</td></tr><tr><td>7</td><td>9.00%</td><td>80%</td></tr><tr><td>8</td><td>8.00%</td><td>70%</td></tr><tr><td>9</td><td>7.00%</td><td>60%</td></tr><tr><td>10</td><td>6.00%</td><td>50%</td></tr><tr><td>11</td><td>5.00%</td><td>40%</td></tr><tr><td>12</td><td>4.00%</td><td>30%</td></tr><tr><td>13</td><td>3.00%</td><td>20%</td></tr><tr><td>14</td><td>2.00%</td><td>10%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	14.25%	100%	2	13.75%	95%	3	12.75%	95%	4	11.75%	95%	5	10.75%	95%	6	10.00%	90%	7	9.00%	80%	8	8.00%	70%	9	7.00%	60%	10	6.00%	50%	11	5.00%	40%	12	4.00%	30%	13	3.00%	20%	14	2.00%	10%
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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.																																																																																																								
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Benefit Bonus <i>The Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%	200%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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 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 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%
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54	3.40%	64	4.40%	74	5.40%	84	6.40%
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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		

Accelerated 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 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: AK, UT



INSURANCE COMPANY
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	\$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/ Schedule Only applies to full or partial withdrawal to which a withdrawal charge applies.	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.75%</td></tr><tr><td>7</td><td>3.80%</td></tr></table>	Policy Year	Withdrawal Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.75%	7	3.80%	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.75%</td></tr><tr><td>7</td><td>3.80%</td></tr><tr><td>8</td><td>2.85%</td></tr><tr><td>9</td><td>1.90%</td></tr><tr><td>10</td><td>0.90%</td></tr></table>	Policy Year	Withdrawal Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.75%	7	3.80%	8	2.85%	9	1.90%	10	0.90%
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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	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 charge period.																																							
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																							

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10
Benefit Bonus <i>This Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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%
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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	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.

Vega Bonus Series

Product Highlights



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

States: DE, MO, NV

	Vega Bonus 7	Vega Bonus 10																																																									
Term	7 Years	10 Years																																																									
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Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																										
Withdrawal Charge/ Interest Recovery Schedule <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Amount recovered is equal to Account Value less Premiums; including interest credits.</i>	<table> <tr> <th>Policy Year</th><th>Withdrawal Charge Percent</th><th>Interest Recovery Percent</th></tr> <tr><td>1</td><td>9.30%</td><td>100%</td></tr> <tr><td>2</td><td>8.40%</td><td>90%</td></tr> <tr><td>3</td><td>7.50%</td><td>80%</td></tr> <tr><td>4</td><td>6.60%</td><td>70%</td></tr> <tr><td>5</td><td>5.70%</td><td>60%</td></tr> <tr><td>6</td><td>4.75%</td><td>50%</td></tr> <tr><td>7</td><td>3.80%</td><td>40%</td></tr> </table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	9.30%	100%	2	8.40%	90%	3	7.50%	80%	4	6.60%	70%	5	5.70%	60%	6	4.75%	50%	7	3.80%	40%	<table> <tr> <th>Policy Year</th><th>Withdrawal Charge Percent</th><th>Interest Recovery Percent</th></tr> <tr><td>1</td><td>9.30%</td><td>100%</td></tr> <tr><td>2</td><td>8.40%</td><td>90%</td></tr> <tr><td>3</td><td>7.50%</td><td>80%</td></tr> <tr><td>4</td><td>6.60%</td><td>70%</td></tr> <tr><td>5</td><td>5.70%</td><td>60%</td></tr> <tr><td>6</td><td>4.75%</td><td>50%</td></tr> <tr><td>7</td><td>3.80%</td><td>40%</td></tr> <tr><td>8</td><td>2.85%</td><td>30%</td></tr> <tr><td>9</td><td>1.90%</td><td>20%</td></tr> <tr><td>10</td><td>0.90%</td><td>10%</td></tr> </table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	9.30%	100%	2	8.40%	90%	3	7.50%	80%	4	6.60%	70%	5	5.70%	60%	6	4.75%	50%	7	3.80%	40%	8	2.85%	30%	9	1.90%	20%	10	0.90%	10%
Policy Year	Withdrawal Charge Percent	Interest Recovery Percent																																																									
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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.																																																										
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10
Benefit Bonus <i>This Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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	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



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

States: ID

	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)																																																										
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10
Benefit Bonus <i>This Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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	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



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

States: SC

	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)																																																										
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																										
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10
Benefit Bonus <i>This Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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%
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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	Attained Age	Vega Bonus 7 & 10	Attained Age	Vega Bonus 7 & 10	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%
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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	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



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

States: FL

	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	\$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 Only applies to full or partial withdrawal to which a withdrawal charge applies. Amount recovered is equal to Account Value less Premiums; including interest credits.	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest Recovery Percent	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest Recovery Percent	Policy Year	Charge Percent	Interest Recovery Percent
	1	12.00%	10.00%	100%	1	12.00%	10.00%	100%	1	14.75%	100%
	2	12.00%	9.00%	95%	2	12.00%	9.00%	95%	2	13.75%	95%
	3	11.00%	8.00%	90%	3	11.00%	8.00%	95%	3	12.75%	95%
	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%
	6	7.00%	4.00%	50%	6	8.00%	5.00%	90%	6	10.00%	90%
	7	4.00%	2.00%	25%	7	7.00%	4.00%	85%	7	9.00%	80%
					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	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	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.										
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.										

Vega Bonus Series

Product Highlights

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Benefit Bonus <i>The Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%	Issue Age 0-64: 25%
	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 <i>This applies before Rider Withdrawals have begun.</i>	150%	175%	200%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	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 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 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%
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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		

Accelerated 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 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.

Denali™ Series Product Highlights



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

States: AL, AZ, AR, CO, DC, GA, 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 Years	14 Years																																																																																																						
Issue Ages	0-90	0-85	0-80																																																																																																						
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																																																																								
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

*Not available in South Dakota.

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Product Highlights

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	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	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%
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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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series Product Highlights



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

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 Qualified or Non-Qualified Additional Premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																										
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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.																																																										
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Product Highlights

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	3.50%	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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series Product Highlights



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

States: SC

	Denali™ 7	Denali™ 10																																																									
Term	7 Years	10 Years																																																									
Issues Ages	0-90	0-85																																																									
Minimum Premium	\$10,000 Qualified or Non-Qualified Additional Premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Product Highlights

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	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series Product Highlights



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

States: FL

	Denali™ 7	Denali™ 10				Denali™ 14					
Term	7 Years				10 Years				14 Years		
Issue Ages	0-90				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 from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.										
Withdrawal Charge/ Interest Bonus Recovery Schedule <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Amount recovered is equal to Account Value less Premiums and includes interest credits.</i>	Policy Year	Charge Percent 0-64:	Charge Percent 65-90:	Interest Bonus Recovery Percent	Policy Year	Charge Percent 0-64:	Charge Percent 65-85:	Interest Bonus Recovery Percent	Policy Year	Charge Percent	Interest Bonus Recovery Percent
	1	12.00%	10.00%	100%	1	12.00%	10.00%	100%	1	14.75%	100%
	2	12.00%	9.00%	95%	2	12.00%	9.00%	95%	2	13.75%	95%
	3	11.00%	8.00%	90%	3	11.00%	8.00%	95%	3	12.75%	95%
	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%
	6	7.00%	4.00%	50%	6	8.00%	5.00%	90%	6	10.00%	90%
	7	4.00%	2.00%	25%	7	7.00%	4.00%	85%	7	9.00%	80%
					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	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.										
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.										
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.										

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Product Highlights

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	Attained Age	Denali 7 & 10	Denali 14	Attained Age	Denali 7 & 10	Denali 14	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%
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									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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series Product Highlights



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

States: ID

	Denali™ Bonus 7	Denali™ Bonus10																																																									
Term	7 Years	10 Years																																																									
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Minimum Premium	\$10,000 Qualified or Non-Qualified Additional Premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																										
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Denali™ Bonus Series

Product Highlights

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%
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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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series Product Highlights



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

States: DE, MA, MO, NV, TX

	Denali™ Bonus 7	Denali™ Bonus10																																																									
Term	7 Years	10 Years																																																									
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Policy Year	Charge Percent	Interest & Bonus Recovery Percent																																																									
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2	8.40%	90%																																																									
3	7.50%	80%																																																									
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																										

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series

Product Highlights

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%
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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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series

Product Highlights



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

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

	Denali™ Bonus 7	Denali™ Bonus 10	Denali™ Bonus 14																																																																																																						
Term	7 Years	10 Years	14 Years																																																																																																						
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																																																																								
Premium Bonus	Issue Ages 0-80: 5.00%	Issue Ages 0-75: 7.00%	Issue Ages 0-70: 10.00%																																																																																																						
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

*Not available in South Dakota.

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SIC-DBFIA-HS - Rev 042621

PRODUCT AVAILABILITY MAY VARY BY STATE

Page 1 of 2

Denali™ Bonus Series

Product Highlights

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%
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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

Denali™ Bonus Series Product Highlights



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

States: ID

	Denali™ Bonus 7	Denali™ Bonus10																																																									
Term	7 Years	10 Years																																																									
Issues Ages	0-90	0-85																																																									
Minimum Premium	\$10,000 Qualified or Non-Qualified Additional Premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																										
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Premium Bonus	Issue Ages 0-80: 5.00%	Issue Ages 0-80: 5.00%																																																									
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Denali™ Bonus Series

Product Highlights

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%
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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.

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series Product Highlights



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

States: SC

	Denali™ Bonus 7	Denali™ Bonus10																																																									
Term	7 Years	10 Years																																																									
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FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series

Product Highlights

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

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series

Product Highlights



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

States: FL

	Denali™ Bonus 7				Denali™ Bonus 10				Denali™ Bonus 14			
Term	7 Years				10 Years				14 Years			
Issue Ages	0-90				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 from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.											
Premium Bonus	Issue Ages 0-80: 5.00%				Issue Ages 0-80: 5.00%				10.00%			
	Issue Ages 81-90: 2.50%				Issue Ages 81-85: 3.50%							
Withdrawal Charge/ Interest & Bonus Recovery Schedule <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Amount recovered is equal to Account Value less Premiums; including premium bonus and interest credits.</i>	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	
	1	12.00%	10.00%	100%	1	12.00%	10.00%	100%	1	14.75%	100%	
	2	12.00%	9.00%	95%	2	12.00%	9.00%	95%	2	13.75%	95%	
	3	11.00%	8.00%	90%	3	11.00%	8.00%	95%	3	12.75%	95%	
	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%	
	6	7.00%	4.00%	50%	6	8.00%	5.00%	90%	6	10.00%	90%	
	7	4.00%	2.00%	25%	7	7.00%	4.00%	85%	7	9.00%	80%	
					8	6.00%	3.00%	80%	8	8.00%	70%	
					9	4.00%	2.00%	75%	9	7.00%	60%	
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.											

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PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Bonus Series

Product Highlights

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
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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%
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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

Teton® Series

Product Highlights

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



INSURANCE COMPANY
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* 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																																						
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Issue Ages	0-90	0-85																																						
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																							

Teton® Series

Product Highlights



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

States: CT

	Teton® 7	Teton® 10	Teton® 14																																																																				
Term	7 Years	10 Years	14 Years																																																																				
Issue Ages	0-90	0-85	0-80																																																																				
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 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 Schedule	<table><tr><th>Policy Year</th><th>Charge Percent</th></tr><tr><td>1</td><td>12.50%</td></tr><tr><td>2</td><td>12.00%</td></tr><tr><td>3</td><td>11.00%</td></tr><tr><td>4</td><td>10.00%</td></tr><tr><td>5</td><td>9.00%</td></tr><tr><td>6</td><td>8.00%</td></tr><tr><td>7</td><td>7.00%</td></tr></table>	Policy Year	Charge Percent	1	12.50%	2	12.00%	3	11.00%	4	10.00%	5	9.00%	6	8.00%	7	7.00%	<table><tr><th>Policy Year</th><th>Charge Percent</th></tr><tr><td>1</td><td>12.50%</td></tr><tr><td>2</td><td>12.00%</td></tr><tr><td>3</td><td>11.00%</td></tr><tr><td>4</td><td>10.00%</td></tr><tr><td>5</td><td>9.00%</td></tr><tr><td>6</td><td>8.00%</td></tr><tr><td>7</td><td>7.00%</td></tr><tr><td>8</td><td>6.00%</td></tr><tr><td>9</td><td>4.00%</td></tr><tr><td>10</td><td>2.00%</td></tr></table>	Policy Year	Charge Percent	1	12.50%	2	12.00%	3	11.00%	4	10.00%	5	9.00%	6	8.00%	7	7.00%	8	6.00%	9	4.00%	10	2.00%	<table><tr><th>Policy Year</th><th>Charge Percent</th></tr><tr><td>1</td><td>14.25%</td></tr><tr><td>2</td><td>13.75%</td></tr><tr><td>3</td><td>12.75%</td></tr><tr><td>4</td><td>11.75%</td></tr><tr><td>5</td><td>10.75%</td></tr><tr><td>6</td><td>10.00%</td></tr><tr><td>7</td><td>9.00%</td></tr><tr><td>8</td><td>8.00%</td></tr><tr><td>9</td><td>7.00%</td></tr><tr><td>10</td><td>6.00%</td></tr><tr><td>11</td><td>5.00%</td></tr><tr><td>12</td><td>4.00%</td></tr><tr><td>13</td><td>3.00%</td></tr><tr><td>14</td><td>2.00%</td></tr></table>	Policy Year	Charge Percent	1	14.25%	2	13.75%	3	12.75%	4	11.75%	5	10.75%	6	10.00%	7	9.00%	8	8.00%	9	7.00%	10	6.00%	11	5.00%	12	4.00%	13	3.00%	14	2.00%
Policy Year	Charge Percent																																																																						
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14	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.																																																																						
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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.																																																																						
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																						

Teton® Series

Product Highlights



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

States: SC

	Teton® 7	Teton® 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 Schedule	<table><tr><th>Policy Year</th><th>Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.80%</td></tr><tr><td>7</td><td>3.80%</td></tr></table>	Policy Year	Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.80%	7	3.80%	<table><tr><th>Policy Year</th><th>Charge Percent</th></tr><tr><td>1</td><td>9.30%</td></tr><tr><td>2</td><td>8.40%</td></tr><tr><td>3</td><td>7.50%</td></tr><tr><td>4</td><td>6.60%</td></tr><tr><td>5</td><td>5.70%</td></tr><tr><td>6</td><td>4.80%</td></tr><tr><td>7</td><td>3.80%</td></tr><tr><td>8</td><td>2.90%</td></tr><tr><td>9</td><td>1.90%</td></tr><tr><td>10</td><td>0.90%</td></tr></table>	Policy Year	Charge Percent	1	9.30%	2	8.40%	3	7.50%	4	6.60%	5	5.70%	6	4.80%	7	3.80%	8	2.90%	9	1.90%	10	0.90%
Policy Year	Charge Percent																																							
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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.																																							
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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.																																							
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																							

Teton® Series

Product Highlights

States: CA

	Teton® 7	Teton® 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)																																							
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																							
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Policy Year	Charge Percent																																							
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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																																						
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Teton® Series

Product Highlights



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

States: ID

	Teton® 7	Teton® 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)																																							
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Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																							

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	Teton® 10		Teton® 14					
Term	7 Years	10 Years		14 Years					
Issue Ages	0-90	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 from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.								
Withdrawal Charge Schedule	Policy Year	Charge Percent (0-64)	Charge Percent (65-90)	Policy Year	Charge Percent (0-64)	Charge Percent (65-85)		Policy Year	Charge Percent (0-64)
	1	12.00%	10.00%	1	12.00%	10.00%		1	14.75%
	2	12.00%	9.00%	2	12.00%	9.00%		2	13.75%
	3	11.00%	8.00%	3	11.00%	8.00%		3	12.75%
	4	10.00%	7.00%	4	10.00%	7.00%		4	11.75%
	5	9.00%	6.00%	5	9.00%	6.00%		5	10.75%
	6	7.00%	4.00%	6	8.00%	5.00%		6	10.00%
	7	4.00%	2.00%	7	7.00%	4.00%		7	9.00%
				8	6.00%	3.00%		8	8.00%
				9	4.00%	2.00%		9	7.00%
				10	2.00%	1.00%		10	6.00%
								11	5.00%
								12	4.00%
								13	3.00%
							14	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.
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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	Beneficiary(s) will receive the full Account Value upon the death of the Owner.

Teton® Bonus Series

Product Highlights



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

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

	Teton® Bonus 7	Teton® Bonus 10	Teton® Bonus 14																																																																																																						
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Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																																																																								
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SIC-TBFIA-HS-IS - Rev 12.2021

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Page 1 of 1

Teton Bonus Series

Product Highlights



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

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

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Teton® Bonus Series

Product Highlights



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

States: SC

	Teton® Bonus 7	Teton® Bonus 10																																																									
Term	7 Years	10 Years																																																									
Issue Ages	0-90	0-85																																																									
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