



# DENALI

THE SILAC® DENALI™ SERIES

**RETIREMENT ELEVATED.**

DENALI™ MODIFIED SINGLE PREMIUM  
FIXED INDEXED ANNUITIES FROM

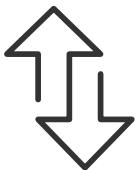
**SILAC**

INSURANCE COMPANY®

## THE SILAC<sup>®</sup> DENALI<sup>™</sup> SERIES



ARE YOUR RETIREMENT SAVINGS ABLE TO HANDLE MARKET SWINGS?



ARE YOU ABLE TO ACCESS YOUR SAVINGS WHILE STILL GROWING YOUR RETIREMENT NEST EGG?



IS YOUR RETIREMENT SAVINGS ABLE TO PROTECT FROM LIFE'S SURPRISES?



SILAC's Denali Series provides retirement accumulation protected from market downturns while still providing you access to your funds to handle life's curveballs. Growth plus access leads to a

**RETIREMENT: ELEVATED.**

# THE SILAC DENALI™ SERIES MAY BE A GOOD FIT IF YOU ARE LOOKING FOR:

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## GUARANTEES

You can choose the certainty of a fixed interest rate that is annually declared and subject to minimum guarantees. Your annuity also has a Minimum Guaranteed Value.

## PROTECTION OF PRINCIPAL

Your savings are always protected from market fluctuations and are 100% principal protected. There is no direct downside market risk to your funds.

## TAX DEFERRAL

Save more for retirement with tax-deferred growth. The Denali™ Series allows you to keep more of your retirement savings working for you by deferring taxes until you choose to access the funds in your annuity.

## GROWTH POTENTIAL

You also have the choice of interest based on the performance of an external market Index.

## ACCESS TO FUNDS

Multiple liquidity options are available to help you when life throws a curveball. After the withdrawal charge term, you can always access the full account value of your annuity.

## WEALTH TRANSFER

Leave a legacy for your loved ones and avoid probate. The full account value is available after your death. If your spouse is the beneficiary, then he or she can always choose to continue the policy.

# ELEVATION™ MAY BE A GOOD FIT IF YOU ARE LOOKING FOR:

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## ENHANCED LIQUIDITY

Elevation™ can be added to Denali™ and provides enhanced liquidity benefits.

## ADDITIONAL BENEFITS

Elevation Plus™ can be added to Denali™ and provides a premium bonus and enhanced liquidity benefits.

# GET STARTED IN THREE EASY STEPS

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## 1. CHOOSE THE LENGTH OF YOUR PRODUCT

You can select the withdrawal charge period that best suits your financial goals. The longer the period, the higher the interest crediting adjustments.

Withdrawal charge periods offered with the Denali™ Series include 7-, 10- and 14-years.

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## 2. DECIDE HOW YOU'D LIKE YOUR MONEY TO GROW.

The Denali™ Series offers you flexibility to place your money in different crediting strategies tied to different external market indexes. By placing your money in multiple interest crediting strategies or indexes, you can have diversification within your annuity.

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## 3. DECIDE IF YOU'D LIKE TO ADD ONE OF THE OPTIONAL RIDERS - ELEVATION™ OR ELEVATION PLUS™

Elevation™ offers enhanced liquidity benefits.

Elevation Plus™ offers a premium bonus and enhanced liquidity benefits.

**SELECT FROM THE SEVERAL FIXED & INDEXED  
CREDITING STRATEGIES TO FIND WHAT  
BEST SUITS YOU.**

# HOW WILL MY MONEY GROW?

Multiple crediting strategies are available for you to choose from. The crediting strategies are used to determine how much interest, if any, will be credited to your annuity. You can allocate your funds among one or more of the available crediting strategies. You can reallocate at the end of each crediting strategy term. Gain comfort knowing your money is working for you and is protected from market fluctuations.

The Denali™ Series' crediting strategies provide the following benefits:

*1. Annual floor protection of 0%*

No matter what happens with the underlying index, you will never earn an interest credit less than 0%.

*2. Interest credit lock-in*

Once interest has been credited, it is locked in and cannot be lost due to future market changes.

*3. Choices*

You have multiple crediting strategies to choose from and can change your mind each strategy term.

## FIXED INTEREST STRATEGY

The fixed interest strategy provides a guaranteed rate of interest. Interest is credited daily, and the fixed interest rate will be declared annually.

## INDEXED CREDITING STRATEGIES

Indexed crediting strategies provide interest credits that are tied to the performance of an external market index. Interest is credited at the end of the crediting strategy's term. You are guaranteed to never earn less than 0% interest for the strategy term – even during market downturns. This is one of the key features of a fixed indexed annuity.

In order to provide the annual floor protection of 0%, indexed crediting strategies limit the total interest you can receive. This limit is in the form of an adjustment – a cap, participation rate or spread. Next year's adjustments will be declared at the end of each crediting strategy's term.



# ACCESSING YOUR SAVINGS

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## FREE WITHDRAWALS

Each year after the first policy year, you may withdraw up to 5% of your account value (as of the most recent policy anniversary). Free withdrawals will not be subject to withdrawal charges, market value adjustments or bonus recovery percentages, if applicable.

## REQUIRED MINIMUM DISTRIBUTIONS

Required minimum distributions (RMDs) are mandatory withdrawals from qualified contracts. RMDs can begin immediately and are considered a free withdrawal, even if they exceed 5% of the account value.

## OTHER BENEFITS

In the event your health declines after you purchase your annuity, you may withdraw funds without being assessed a withdrawal charge, market value adjustment or bonus recovery percentage, if applicable. These riders are provided at no additional cost:

### *Nursing Home Benefit\**

After the first policy year, you can withdraw up to 100% of your annuity's account value if you become confined to a qualified care facility for at least 90 consecutive days and meet the eligibility requirements. There is a waiting period of 1 year after policy issue date, and you cannot be confined at the time the policy is issued.

### *Terminal Illness Benefit*

After the first policy year, you can withdraw up to 100% of your annuity's account value if you are diagnosed with a terminal illness that results in you have a life expectancy of 12 months or less and you meet the eligibility requirements. You cannot be confined at the time the policy is issued.

### *Home Health Benefit\**

After the first policy year, you can withdraw up to 20% of your annuity's account value each for 5 years if you need home health care services and meet the eligibility requirements.

*\*Not available in South Dakota.*

# DENALI™ ELEVATION™



## LEVEL UP YOUR RETIREMENT

### ELEVATION™

**Elevation™** is an optional rider that can be added to any Denali™ policy. It offers enhanced liquidity benefits:

- Free withdrawal percentage of **10%** of your account value
- **Cumulative Withdrawals** - If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next policy year up to the maximum cumulative free withdrawal percentage of 30%.

The cost for Elevation™ is an annual spread of 0.50% of your Account Value that will never exceed your interest credit for the policy year.

### ELEVATION PLUS™

**Elevation Plus™** is an optional rider that can be added to any Denali™ policy. It offers enhanced benefits:

- Premium bonus
- Free withdrawal percentage of **10%** of your account value
- **Cumulative Withdrawals** - If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next policy year up to the maximum cumulative free withdrawal percentage of 30%.

The cost for Elevation Plus™ is an annual spread of 1.00% of your Account Value that will never exceed your interest credit for the policy year.



## **INCOME OPTIONS**

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The Denali™ Series can provide a guaranteed income payment of your choosing. You may elect to receive your income payment monthly, quarterly, semi-annually or annually.

After the income waiting period (5-10 years, depending on term), the payment amount will be based on the account value. Before the income waiting period, it will be based on the cash value.

## **WEALTH TRANSFER**

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The Denali™ Series automatically includes a death benefit to help leave a legacy for your loved ones. Your beneficiary(ies) will receive the annuity's full account value. Your loved ones will avoid the delays and hassle of probate. The death benefit will be paid as long as an annuitization option has not been elected.

### **SPOUSAL CONTINUATION**

If your spouse is an owner or beneficiary, then he or she can always choose to continue the policy.

# IMPORTANT CONSIDERATIONS

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The Denali™ Series is designed to help meet your long-term retirement savings needs. It includes a withdrawal charge period. If you withdraw more than the free amount allowed during the withdrawal charge period, a withdrawal charge, market value adjustment and interest bonus recovery, if applicable, will be applied.

These charges do not apply to free withdrawals, RMDs, nursing home withdrawals, terminal illness withdrawals, home health care withdrawals, income payments or death benefits. For more information, please see your Denali Certificate of Disclosure.

## WITHDRAWAL CHARGES

If you withdraw an amount that exceeds the free withdrawal amount during the withdrawal charge period, you will incur a withdrawal charge. Withdrawal charges do not apply after the withdrawal charge period ends. In part, withdrawal charges allow us to invest your money on a long-term basis and generally credit higher interest than possible with a similar annuity of shorter term.

## MARKET VALUE ADJUSTMENT

A Market Value Adjustment (MVA) applies to any withdrawal to which a withdrawal charge applies. It can either increase or decrease the amount you will receive. It does not apply after the withdrawal charge period ends.

## INTEREST BONUS RECOVERY

Interest bonus recovery will apply to any withdrawal to which a withdrawal charge applies. The interest bonus recovery schedule is a percentage of the annuity's interest credits. The amount recovered is equal to the account value less any premiums and includes interest credits. Interest bonus recovery percentages decline with time, meaning that less is recovered over the annuity's withdrawal charge period. It does not apply after the withdrawal charge period ends.

If the Elevation Plus rider is added, then the recovery schedule will also apply to the premium bonus. The amount recovered will be equal to the account value less any premiums, including interest and premium bonus.

In part, interest bonus recovery allows us to credit higher interest than would have been possible otherwise.

## ANNUAL SPREAD

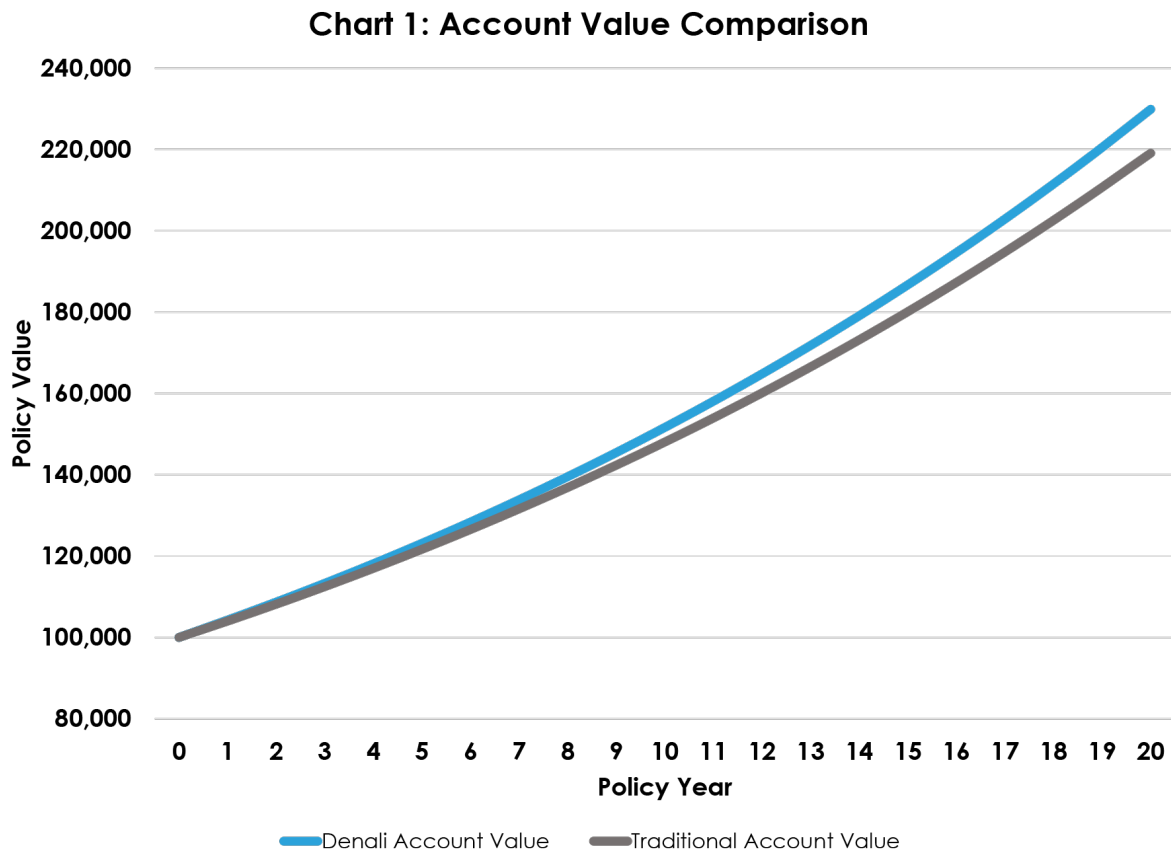
If Elevation™ or Elevation Plus™ are added to your annuity, then an annual spread will apply. The annual spread is a percentage of the account value. It will never exceed the interest credit for the policy year. It no longer applies after the withdrawal charge period is over.



# IMPORTANT CONSIDERATIONS: POLICY VALUES

**Chart 1** compares the account value of a Denali™ 7 policy to a traditional accumulation-focused indexed annuity that does not recover interest credits. This chart does not include the addition of the optional riders Elevation or Elevation Plus.

The **account value** is the policy value that interest credits, death benefits, free withdrawals, RMDs, nursing home withdrawals, terminal illness withdrawals and home health care withdrawals are tied to. It also provides the cash value after the withdrawal charge period has ended. Denali™ 7 has the higher account value throughout because it provides the larger interest credits.



It is important to remember that annuities are intended to be **LONG-TERM RETIREMENT SAVINGS VEHICLES.**

Consider the information in this brochure before deciding to purchase one.

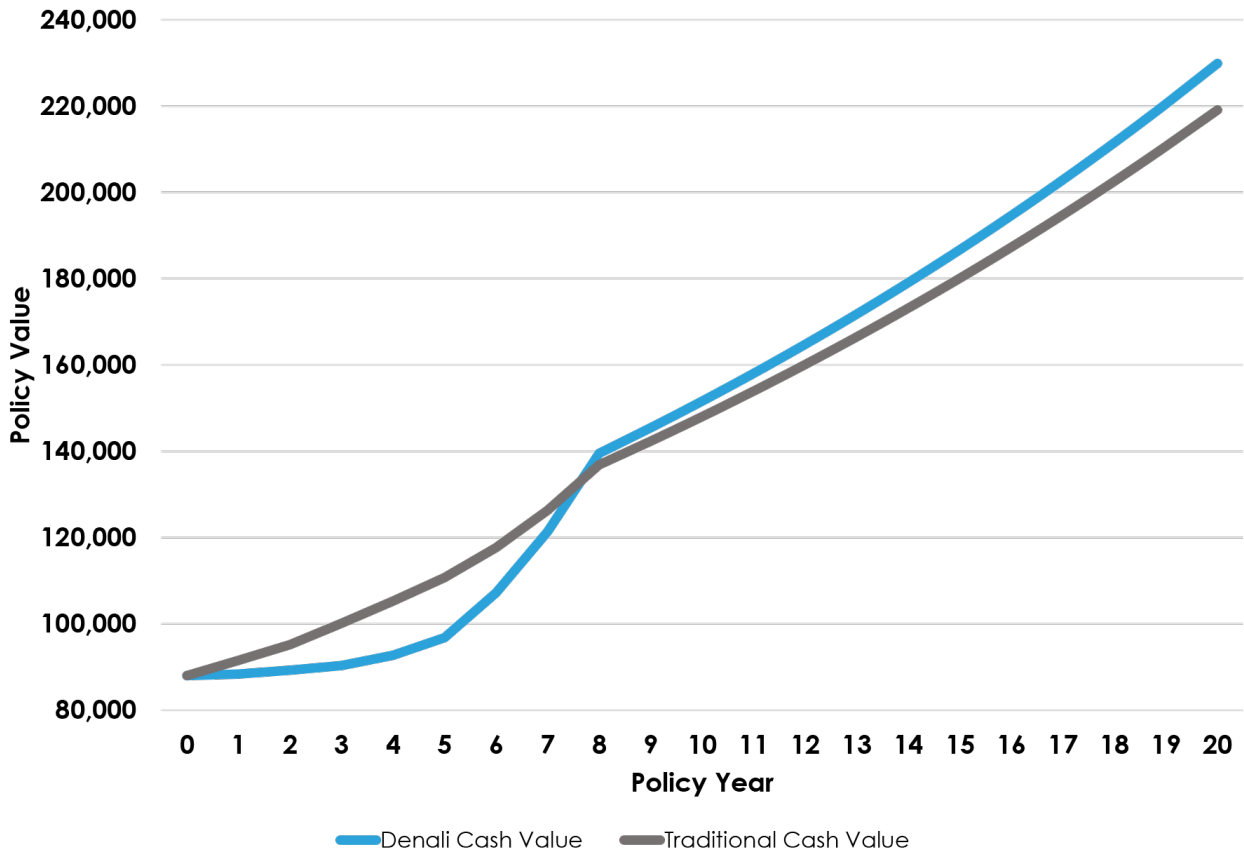
**Chart 2** compares the cash value of the sample Denali™ 7 policy to a traditional accumulation-focused indexed annuity that does not recover interest credits. This example does not include Elevation or Elevation Plus.

A few comments:

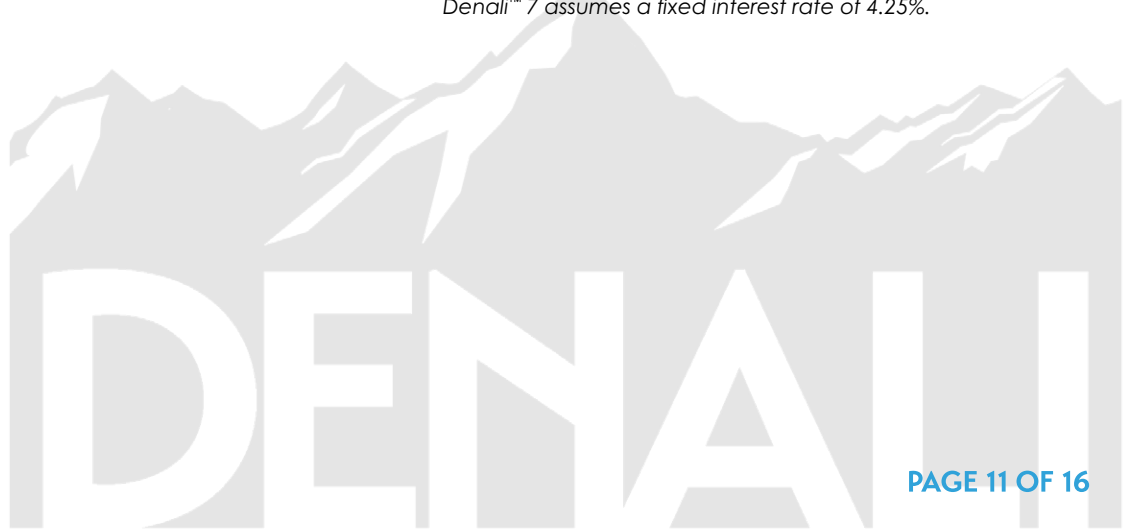
**DENALI™ 7 vs TRADITIONAL FIA**

- Denali™ 7 has a lower cash value during the withdrawal charge period and higher cash value thereafter.
- The lower cash value during the withdrawal charge period allows us to offer stronger interest credits.

**Chart 2: Cash Value Comparison**



Key assumptions include: issue age 60 and \$100,000 initial premium. Traditional assumes a fixed interest rate of 4.00%. Denali™ 7 assumes a fixed interest rate of 4.25%.



# THE BASICS

|                         | 7-YEAR                  | 10-YEAR | 14-YEAR |
|-------------------------|-------------------------|---------|---------|
| Minimum Issue Age       | 0                       | 0       | 0       |
| Maximum Issue Age       | 90                      | 85      | 80*     |
| Minimum Premium         | \$10,000                |         |         |
| Additional Premiums     | Allowed first 12 months |         |         |
| Maximum Total Premium** | \$1,000,000             |         |         |

*\*Maximum issue age is 64 in Florida.*

*\*\*Without home office approval.*

# PUTTING IT ALL TOGETHER

|   | DENALI™ | DENALI™<br>ELEVATION | DENALI™<br>ELEVATION PLUS™ |
|---|---------|----------------------|----------------------------|
| Premium Bonus                           | N/A     | N/A                  | ✓                          |
| Fixed Interest                          | ✓       | ✓                    | ✓                          |
| Indexed Interest                        | ✓       | ✓                    | ✓                          |
| Annual Floor Protection                 | ✓       | ✓                    | ✓                          |
| Annual Lock-in of Interest              | ✓       | ✓                    | ✓                          |
| Free Withdrawals Years 2+               | 5%      | 10%                  | 10%                        |
| Required Minimum Distributions Years 1+ | ✓       | ✓                    | ✓                          |
| Cumulative Withdrawals                  | N/A     | 30%                  | 30%                        |
| Terminal Illness Benefit                | ✓       | ✓                    | ✓                          |
| Home Health Care Benefit*               | ✓       | ✓                    | ✓                          |
| Income Options                          | ✓       | ✓                    | ✓                          |
| Full Account Value Death Benefit        | ✓       | ✓                    | ✓                          |
| Spousal Continuation at Death           | ✓       | ✓                    | ✓                          |
| Annual Spread                           | n/a     | 0.50% Account Value  | 1.00% Account Value        |

\*Not available in South Dakota.





# ABOUT US

**SILAC INSURANCE COMPANY®**  
**A COMMITMENT TO CARING SINCE 1935.**



**CUSTOMER SERVICE IS  
ALWAYS OUR #1 PRIORITY**



**PROVIDE SAFETY & SECURITY  
FOR OUR POLICY HOLDERS**



**CONTINUOUSLY EXPANDING OUR  
PRODUCT PLATFORM**



**PROUDLY SERVING CUSTOMERS  
FOR OVER 80 YEARS**

The character of the SILAC family sets us apart. Over the past 85 years, we've earned **a national reputation for caring**. Its value cannot be measured in dollars; and we passionately guard and preserve it. The heritage of SILAC Insurance Company and our commitment to caring dates back to the Great Depression.

SILAC Insurance Company is licensed to conduct business in 48 states and the District of Columbia.

**EXPERIENCE, INNOVATION & EXCELLENCE  
TO HELP RAISE YOUR RETIREMENT EXPECTATIONS.**

*We know that our policy holders all have options, and we are  
focused on SILAC being your #1 choice.*

This brochure is for informational purposes only. Review the Denali Certificate of Disclosure document for product details and benefits. Restrictions apply. Neither SILAC Insurance Company nor its representatives provide legal or tax advice.

Consult with your attorney or tax advisor for additional information. Product is NOT: 1) a deposit; 2) FDIC or NCUA insured; 3) insured by any federal government agency; or 4) guaranteed by a bank, savings association or credit union. Guarantees are based on the financial strength and claims-paying ability of SILAC Insurance Company. Policy form numbers and product availability vary by state.

SILAC® is licensed as SILAC Life Insurance Company in the state of California, license #6244-8. Policy form numbers and product availability vary by state. In Idaho, policy form is ELCFIA-ID.



# DENALI

RETIREMENT ELEVATED.



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