Interest Rates *As of November 2, 2026*

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

DENALI Accumulation FIA

Product Feature	Denali 5	Denali 5	Denali 7	Denali 7	Denali 7	Denali 7	Denali 10	Denali 10	Denali 10	Denali 10	Denali 14	Denali 14	Denali 14	Denali 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Premium Bonus (with Elev +)	2.00%	2.00%	3.00%	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Fixed Rate	4.25%	4.00%	4.50%	4.25%	4.25%	4.00%	4.75%	4.25%	4.25%	4.00%	5.00%	4.75%	4.25%	4.00%
S&P 500® AP2P Cap	9.50%	9.00%	10.00%	9.25%	9.50%	8.75%	11.00%	9.25%	10.00%	8.75%	11.25%	10.75%	9.25%	8.75%
S&P 500® AP2P PR	57%	55%	60%	55%	57%	52%	62%	55%	57%	52%	65%	62%	55%	52%
S&P 500® Duo Swift AP2P PR	82%	80%	87%	82%	85%	77%	95%	82%	87%	77%	97%	93%	82%	77%
S&P 500® Monthly P2P Cap	3.25%	3.15%	3.50%	3.25%	3.25%	3.15%	3.75%	3.25%	3.50%	3.15%	3.75%	3.50%	3.25%	3.15%
S&P 500® Monthly Average PR	105%	100%	110%	105%	105%	100%	120%	105%	110%	100%	120%	115%	105%	100%
Bloomberg Versa 10 AP2P PR	100%	97%	105%	100%	100%	95%	115%	100%	105%	95%	115%	110%	100%	95%
Barclays Atlas 5 AP2P PR	210%	205%	225%	205%	215%	195%	240%	205%	220%	195%	245%	235%	205%	195%
Barclays Atlas 5 AP2P Boost[1]	4.25%	4.00%	4.75%	4.25%	4.50%	4.00%	5.25%	4.25%	4.75%	4.00%	5.50%	5.25%	4.25%	4.00%
S&P 500® RavenPack AP2P PR	225%	215%	235%	215%	225%	210%	255%	215%	235%	210%	260%	250%	220%	210%
S&P 500® RavenPack AP2P Boost[1]	4.50%	4.25%	5.00%	4.50%	4.75%	4.25%	5.50%	4.50%	5.00%	4.25%	5.75%	5.50%	4.50%	4.25%
Nasdaq Gen 5 AP2P PR	215%	205%	225%	210%	215%	200%	245%	210%	225%	200%	250%	240%	210%	200%
Nasdaq Gen 5 AP2P Boost[1]	4.50%	4.25%	4.75%	4.25%	4.50%	4.00%	5.25%	4.25%	4.75%	4.00%	5.50%	5.25%	4.25%	4.00%
State Specific	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, ND, NE, NH, NM, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, MA, MO, NV	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, KS, KY[2], LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	IN[5], MD[2]	CO, DE, MA, MO, NV, SC, TX[2]	AK, CA, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, KS, KY[2], LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	IN[5], MD[2]	CO, DE, MA, MO, NV, SC, TX[2]	AK, CA, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, CT[2], DC, FL[3], GA, HI, IA, IL, KS, KY[2], LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN	CA[4]

[1]The Boost increases your interest credit. **Contact us at 888-352-5122 about the Boost strategy.**
[2]The additional premium bonus available with the optional Elevation Plus rider may not be available in some states. Please refer to the Product Availability grid to confirm state availability.
[3]Max issue age for Florida is age 64.
[4]Max issue age for California is age 56.
[5]Max issue age for Indiana is age 83.

{ELEVATION} **details on page 11**

Interest Rates (Cont'd.) *As of November 2, 2026*

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

DENALI BONUS Accumulation with Premium Bonus FIA

Product Feature	Denali Bonus 5	Denali Bonus 5	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7	Denali Bonus 7
Premium Bonus	0-80: 11% 81-90: 4.5%	0-80: 11% 81-90: 4.5%	0-80: 17% 81-90: 5%	0-80: 12% 81-90: 5%	0-80: 17% 81-90: 5%	0-80: 12% 81-90: 5%	0-80: 10% 81-90: 5%	0-80: 17% 81-90: 5%	0-80: 12% 81-90: 5%
Total Premium Bonus (with Elev +)	**0-80: 13%** **81-90: 6.5%**	**0-80: 13%** **81-90: 6.5%**	**0-80: 20%** **81-90: 8%**	**N/A**	**0-80: 20%** **81-90: 8%**	**N/A**	**N/A**	**0-80: 20%** **81-90: 8%**	**0-80: 15%** **81-90: 8%**
Fixed Rate	3.00%	2.75%	3.25%	3.25%	2.75%	3.00%	2.75%	2.50%	2.75%
S&P 500® AP2P Cap	6.25%	5.25%	6.50%	6.50%	5.50%	6.25%	5.50%	5.00%	5.50%
S&P 500® AP2P PR	40%	35%	40%	40%	35%	37%	35%	32%	35%
S&P 500® Duo Swift AP2P PR	57%	50%	60%	60%	52%	57%	52%	47%	52%
S&P 500® Monthly P2P Cap	2.50%	2.15%	2.50%	2.50%	2.25%	2.40%	2.25%	2.15%	2.25%
S&P 500® Monthly Average PR	75%	65%	77%	77%	67%	72%	67%	62%	67%
Bloomberg Versa 10 AP2P PR	72%	62%	72%	72%	62%	70%	62%	57%	65%
Barclays Atlas 5 AP2P PR	150%	125%	150%	150%	130%	145%	130%	120%	135%
Barclays Atlas 5 AP2P Boost[1]	2.25%	1.25%	2.25%	2.25%	1.25%	2.00%	1.25%	1.00%	1.50%
S&P 500® RavenPack AP2P PR	155%	135%	160%	160%	135%	150%	135%	130%	140%
S&P 500® RavenPack AP2P Boost[1]	2.50%	1.50%	2.50%	2.50%	1.50%	2.25%	1.50%	1.25%	1.75%
Nasdaq Gen 5 AP2P PR	150%	130%	155%	155%	130%	145%	130%	125%	135%
Nasdaq Gen 5 AP2P Boost[1]	2.25%	1.25%	2.25%	2.25%	1.50%	2.00%	1.50%	1.00%	1.50%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, ND, NE, NH, NM, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, MA, MO, NV	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	KY[2]	CO, DE, IN[5], MA, MO, NV, SC,	MD[2,3]	TX[2]	AK, CT, ID, MN, MT, OH, OR, PA, UT, WA	CA

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Interest Rates (Cont'd.) *As of November 2, 2026*

SILAC
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888-352-5178 FAX: 888-352-5126

DENALI BONUS Accumulation with Premium Bonus FIA

Product Feature	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 10	Denali Bonus 14	Denali Bonus 14	Denali Bonus 14	Denali Bonus 14	Denali Bonus 14
Premium Bonus	0-80: 23%	0-80: 12%	0-80: 23%	0-80: 15%	0-80: 12% MD 0-80: 10% TX	0-80: 23%	0-80: 10%	0-70: 24%	0-80: 12%	0-70: 24%	0-70:24%	0-56: 7% CA
	81-85: 5%	81-85: 5%	81-85: 5%	81-85: 5%	81-85: 5%	81-85: 5%	81-85: 5%	71-80: 20%		71-80: 20%	71-80: 20%	
Total Premium Bonus (with Elev +)	**0-80: 28%** **81-85: 10%**	N/A	**0-80: 28%** **81-85: 10%**	**0-80: 20%** **81-85: 10%**	N/A	**0-80: 28%** **81-85: 10%**	**0-80: 15%** **81-85: 10%**	**0-70: 29%** **71-80: 25%**	N/A	**0-70: 29%** **71-80: 25%**	**0-70: 29%** **71-80: 25%**	**0-56: 12% CA**
Fixed Rate	3.50%	3.50%	3.00%	3.00%	3.00%	2.50%	3.00%	3.50%	3.50%	3.25%	3.00%	3.25%
S&P 500® AP2P Cap	7.00%	7.00%	5.75%	5.75%	5.75%	5.00%	5.75%	7.25%	7.25%	6.75%	5.75%	6.50%
S&P 500® AP2P PR	42%	42%	37%	37%	37%	32%	37%	45%	45%	42%	37%	40%
S&P 500® Duo Swift AP2P PR	65%	65%	52%	52%	52%	47%	55%	65%	65%	60%	55%	60%
S&P 500® Monthly P2P Cap	2.60%	2.60%	2.25%	2.25%	2.25%	2.15%	2.25%	2.60%	2.60%	2.25%	2.25%	2.50%
S&P 500® Monthly Average PR	82%	82%	67%	67%	67%	62%	70%	85%	85%	80%	70%	77%
Bloomberg Versa 10 AP2P PR	77%	77%	65%	65%	65%	57%	67%	80%	80%	75%	67%	72%
Barclays Atlas 5 AP2P PR	160%	160%	135%	135%	135%	120%	140%	165%	165%	155%	140%	150%
Barclays Atlas 5 AP2P Boost[1]	2.75%	2.75%	1.50%	1.50%	1.50%	1.00%	1.75%	2.75%	2.75%	2.50%	1.75%	2.25%
S&P 500® RavenPack AP2P PR	170%	170%	140%	140%	140%	130%	145%	175%	175%	165%	145%	160%
S&P 500® RavenPack AP2P Boost[1]	3.00%	3.00%	1.75%	1.75%	1.75%	1.25%	2.00%	3.00%	3.00%	2.75%	2.00%	2.50%
Nasdaq Gen 5 AP2P PR	165%	165%	135%	135%	135%	125%	140%	170%	170%	160%	140%	155%
Nasdaq Gen 5 AP2P Boost[1]	2.75%	2.75%	1.50%	1.50%	1.50%	1.00%	1.75%	3.00%	3.00%	2.75%	1.75%	2.25%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	KY[2]	CO, DE, IN[5] MA, MO, NV	SC	MD[2], TX[2]	AK, CT, ID, MN, MT, OH, OR, PA, UT, WA	CA	AL, AR, AZ, DC, FL[3], GA, HI, IL, IA, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	KY[2]	CO	IN	CA[4]

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Interest Rates (Cont'd.) *As of November 2, 2026*

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

THE SILAC TETON® SERIES Accumulation FIA

Product Feature	Teton 5	Teton 5	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14	Teton 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Premium Bonus (with Elev+)	2%	2%	3%	3%	5%	5%	5%	5%
Fixed Rate	4.00%	3.75%	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%
S&P 500® AP2P Cap	9.25%	8.75%	9.25%	8.75%	9.25%	8.75%	9.25%	8.75%
S&P 500® AP2P PR	55%	52%	55%	52%	55%	52%	55%	52%
S&P 500® Duo Swift AP2P PR	82%	77%	82%	77%	82%	77%	82%	77%
S&P 500® Monthly P2P Cap	3.25%	3.15%	3.25%	3.15%	3.25%	3.15%	3.25%	3.15%
S&P 500® Monthly Average PR	105%	100%	105%	100%	105%	100%	105%	100%
Bloomberg Versa 10 AP2P PR	100%	95%	100%	95%	100%	95%	100%	95%
Barclays Atlas 5 AP2P PR	205%	195%	205%	195%	205%	195%	205%	195%
Barclays Atlas 5 AP2P Boost[1]	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%
S&P 500® RavenPack AP2P PR	215%	210%	215%	210%	215%	210%	220%	210%
S&P 500® RavenPack AP2P Boost[1]	4.50%	4.25%	4.50%	4.25%	4.50%	4.25%	4.50%	4.25%
Nasdaq Gen 5 AP2P PR	210%	200%	210%	200%	210%	200%	210%	200%
Nasdaq Gen 5 AP2P Boost[1]	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%
State Specific	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, IN[5], KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, IN[5], KS, KY, LA, MD[2], ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CT[2], DC, FL, GA, HI, IA, IL, IN[5], KS, KY, LA, MD[2], ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CO, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CT[2], DC, FL[3], GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, CA[4]

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Interest Rates (Cont'd.) *As of November 2, 2026*

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

SILAC TETON BONUS SERIES Accumulation with Premium Bonus FIA

Product Feature	Teton Bonus 5	Teton Bonus 5	Teton Bonus 7	Teton Bonus 7	Teton Bonus 7	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 10	Teton Bonus 10	Teton Bonus 10
Premium Bonus	0-80: 11% 81-90: 4.5%	0-80: 11% 81-90: 4.5%	0-80: 17% 81-90: 5%	0-80: 12% 81-90: 5%	0-80: 17% 81-83: 5%	0-80: 17% 81-90: 5%	0-80: 12% 81-90: 5%	0-80: 23% 81-85: 5%	0-80: 12% 81-85: 5%	0-80: 23% 81-83: 5%	0-80: 23% 81-85: 5%	0-80: 10% 81-85: 5%
Total Premium Bonus (with Elev+)	**0-80: 13%** **81-90: 6.5%**	**0-80: 13%** **81-90: 6.5%**	**0-80: 20%** **81-90: 8%**	**N/A**	**0-80: 20%** **81-83: 8%**	**0-80: 20%** **81-90: 8%**	**0-80: 15%** **81-90: 8%**	**0-80: 28%** **81-85: 10%**	**N/A**	**0-80: 28%** **81-83: 10%**	**0-80: 28%** **81-85: 10%**	**0-80: 15%** **81-85: 10%**
Fixed Rate	3.00%	2.50%	3.00%	3.00%	2.75%	2.50%	2.75%	3.00%	3.00%	3.00%	2.50%	3.00%
S&P 500® AP2P Cap	6.00%	5.00%	6.25%	6.25%	5.50%	5.00%	5.50%	6.25%	5.75%	5.75%	5.00%	5.75%
S&P 500® AP2P PR	37%	32%	37%	37%	35%	32%	35%	37%	37%	37%	32%	37%
S&P 500® Duo Swift AP2P PR	55%	47%	57%	57%	52%	47%	52%	57%	52%	52%	47%	55%
S&P 500® Monthly P2P Cap	2.25%	2.15%	2.40%	2.40%	2.25%	2.15%	2.25%	2.40%	2.25%	2.25%	2.15%	2.25%
S&P 500® Monthly Average PR	72%	62%	72%	72%	67%	62%	67%	72%	67%	67%	62%	70%
Bloomberg Versa 10 AP2P PR	67%	57%	70%	70%	62%	57%	65%	70%	65%	65%	57%	67%
Barclays Atlas 5 AP2P PR	140%	120%	145%	145%	130%	120%	135%	145%	135%	135%	120%	140%
Barclays Atlas 5 AP2P Boost[1]	1.75%	1.00%	2.00%	2.00%	1.25%	1.00%	1.50%	2.00%	1.50%	1.50%	1.00%	1.75%
S&P 500® RavenPack AP2P PR	150%	130%	150%	150%	135%	130%	140%	150%	140%	140%	130%	145%
S&P 500® RavenPack AP2P Boost[1]	2.00%	1.25%	2.25%	2.25%	1.50%	1.25%	1.75%	2.25%	1.75%	1.75%	1.25%	2.00%
Nasdaq Gen 5 AP2P PR	145%	125%	145%	145%	130%	125%	135%	145%	135%	135%	125%	140%
Nasdaq Gen 5 AP2P Boost[1]	2.00%	1.00%	2.00%	2.00%	1.50%	1.00%	1.50%	2.00%	1.50%	1.50%	1.00%	1.75%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, IN[5], KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	MD[2]	IN	AK, CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	CA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	MD[2]	IN	AK, CO, CT, DE, ID, MA, MN, MO, MT, NV, OH, OR, PA, SC, TX, UT, WA	CA

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Interest Rates (Cont'd.) *As of November 2, 2026*

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SILAC TETON BONUS SERIES Accumulation with Premium Bonus FIA

Product Feature	Teton Bonus 14	Teton Bonus 14	Teton Bonus 14
Premium Bonus	0-70: 24% 71-80: 20%	0-70: 24% 71-80: 20%	0-56: 7%
Total Premium Bonus (with Elev+)	**0-70: 29%** **71-80: 25%**	**0-70: 29%** **71-80: 25%**	**0-56: 12%**
Fixed Rate	3.00%	3.00%	3.25%
S&P 500® AP2P Cap	6.25%	5.75%	6.50%
S&P 500® AP2P PR	40%	37%	40%
S&P 500® Duo Swift AP2P PR	57%	55%	60%
S&P 500® Monthly P2P Cap	2.40%	2.25%	2.50%
S&P 500® Monthly Average PR	75%	70%	77%
Bloomberg Versa 10 AP2P PR	70%	67%	72%
Barclays Atlas 5 AP2P PR	145%	140%	150%
Barclays Atlas 5 AP2P Boost[1]	2.00%	1.75%	2.25%
S&P 500® RavenPack AP2P PR	155%	145%	160%
S&P 500® RavenPack AP2P Boost[1]	2.25%	2.00%	2.50%
Nasdaq Gen 5 AP2P PR	150%	140%	155%
Nasdaq Gen 5 AP2P Boost[1]	2.00%	1.75%	2.25%
State Specific	AL, AR, AZ, DC, FL[3], GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, IN	CA[4]

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[3]Max issue age for Florida is age 64.
[4]Max issue age for California is age 56.
[5]Max issue age for Indiana is age 83.

[2]The additional premium bonus available with the optional Elevation Plus rider may not be available in some states. Please refer to the Product Availability grid to confirm state availability.

{ELEVATION} **details on page 11**

Interest Rates (Cont'd.) *As of November 2, 2026*

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

EVOLVE Lifetime Income with Premium Bonus FIA

Product Feature	Evolve 7	Evolve 7	Evolve 7	Evolve 10	Evolve 10	Evolve 10	Evolve 14	Evolve 14	Evolve 14
Premium Bonus	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Rollup Rate	6.00% + Interest Credit %								
Fixed Rate	4.00%	3.50%	3.50%	4.25%	3.50%	3.50%	4.50%	4.25%	3.50%
S&P 500® AP2P Cap	9.00%	8.50%	7.75%	10.00%	9.00%	7.75%	10.25%	10.00%	7.75%
S&P 500® AP2P PR	53%	52%	47%	57%	52%	47%	60%	57%	47%
S&P 500® Duo Swift AP2P PR	77%	72%	67%	85%	75%	67%	85%	85%	67%
S&P 500® Monthly P2P Cap	2.75%	2.75%	2.50%	3.25%	2.75%	2.50%	3.25%	3.00%	2.50%
S&P 500® Monthly Average PR	97%	95%	85%	105%	95%	85%	110%	105%	85%
Bloomberg Versa 10 AP2P PR	95%	90%	82%	105%	92%	82%	105%	105%	80%
Barclays Atlas 5 AP2P PR	195%	185%	170%	210%	190%	170%	215%	210%	165%
Barclays Atlas 5 AP2P Boost[1]	3.75%	3.25%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	2.75%
S&P 500® RavenPack AP2P PR	205%	195%	180%	225%	205%	180%	230%	225%	175%
S&P 500® RavenPack AP2P Boost[1]	4.00%	3.50%	3.00%	4.50%	3.75%	3.00%	4.75%	4.50%	3.00%
Nasdaq Gen 5 AP2P PR	200%	190%	170%	215%	195%	170%	220%	215%	170%
Nasdaq Gen 5 AP2P Boost[1]	3.75%	3.50%	2.75%	4.25%	3.50%	2.75%	4.50%	4.25%	2.75%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, IN[5], MA, MO, NV, SC, TX	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, IN[5], MA, MO, NV, SC, TX	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL[3], GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	CA[4], IN

[1]The Boost increases your interest credit. **Contact us at 888-352-5122 about the Boost strategy.**
[2]Evolve Only/Evolve Bonus is not available.
[3]Max issue age for Florida is age 64.
[4]Max issue age for California is age 56.
[5]Max issue age for Indiana is age 83.

There is an annual spread of 1.50% of your Account Value that will be deducted from your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. The spread does not impact the Income Value.

Interest Rates (Cont'd.) *As of November 2, 2026*

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EVOLVE BONUS Lifetime Income with Premium Bonus FIA

Product Feature	Evolve Bonus 7	Evolve Bonus 7	Evolve Bonus 7	Evolve Bonus 7	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 10	Evolve Bonus 14	Evolve Bonus 14	Evolve Bonus 14	Evolve Bonus 14
Premium Bonus	0-80: 15% 81-90: 8%	0-80: 15% 81-90: 8%	0-80: 10% 81-90: 5%	0-80: 15% 81-90: 8%	0-80: 23% 81-85: 10%	0-80: 20% 0-80: 23% CO 81-85: 10%	0-80: 23% 81-83: 10%	0-80: 10% 81-85: 5%	0-80: 20% 0-80: 15% CA 81-85: 10%	0-70: 24% 71-80: 18%	0-70: 24% 71-80: 18%	0-56: 12%	0-70: 24% 71-80: 18%
Rollup Rate	6.00% + Interest Credit %												
Fixed Rate	3.00%	2.50%	2.75%	2.25%	3.25%	2.75%	2.25%	3.00%	2.25%	3.25%	3.00%	3.00%	2.50%
S&P 500® AP2P Cap	6.00%	5.50%	5.75%	5.00%	6.50%	5.75%	5.00%	6.00%	5.00%	6.75%	6.50%	6.00%	5.25%
S&P 500® AP2P PR	37%	35%	40%	32%	40%	37%	32%	42%	32%	40%	40%	42%	37%
S&P 500® Duo Swift AP2P PR	55%	50%	52%	47%	60%	52%	47%	55%	47%	60%	60%	55%	50%
S&P 500® Monthly P2P Cap	2.25%	2.00%	2.00%	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.50%	2.25%	2.00%	2.00%
S&P 500® Monthly Average PR	70%	65%	70%	60%	75%	65%	60%	70%	60%	75%	75%	70%	65%
Bloomberg Versa 10 AP2P PR	67%	62%	65%	60%	72%	65%	60%	67%	60%	75%	72%	67%	62%
Barclays Atlas 5 AP2P PR	140%	130%	135%	120%	150%	135%	120%	140%	120%	155%	150%	140%	125%
Barclays Atlas 5 AP2P Boost[1]	2.00%	1.50%	1.50%	1.25%	2.50%	1.75%	1.25%	1.75%	1.25%	2.50%	2.50%	1.75%	1.25%
S&P 500® RavenPack AP2P PR	150%	140%	145%	130%	160%	145%	130%	150%	130%	165%	160%	150%	135%
S&P 500® RavenPack AP2P Boost[1]	2.25%	2.00%	2.00%	1.50%	2.75%	2.00%	1.50%	2.00%	1.50%	2.75%	2.75%	2.00%	1.50%
Nasdaq Gen 5 AP2P PR	145%	135%	140%	125%	155%	135%	125%	140%	125%	160%	155%	140%	130%
Nasdaq Gen 5 AP2P Boost[1]	2.00%	1.75%	1.75%	1.25%	2.50%	1.75%	1.25%	1.75%	1.25%	2.75%	2.50%	1.75%	1.25%
State Specific	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, IN[5], MA, MO, NV, SC	TX	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL, GA, HI, IA, IL, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	CO, DE, MA, MO, NV, SC	IN[5]	TX	AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA	AL, AR, AZ, DC, FL[3], GA, HI, IL, IA, KS, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, VA, WV, WI, WY	CO	CA[4]	IN

[1]The Boost increases your interest credit. **Contact us at 888-352-5122 about the Boost strategy.**
[2]Evolve Only/Evolve Bonus is not available.
[3]Max issue age for Florida is age 64.
[4]Max issue age for California is age 56.
[5]Max issue age for Indiana is age 83.

There is an annual spread of 1.50% of your Account Value that will be deducted from your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. The spread does not impact the Income Value.

Interest Rates (Cont'd.) *As of November 2, 2026*

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VEGA® Enhanced Wealth Transfer & Lifetime Income FIA

Product Feature	Vega 7	Vega 7	Vega 7	Vega 10	Vega 10	Vega 10	Vega 14	Vega 14	Vega 14
Benefit Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	3.25%	3.10%	3.10%	3.25%	3.10%	3.10%	3.00%	2.75%	2.75%
S&P 500® AP2P Cap	5.75%	5.75%	5.75%	5.75%	5.50%	5.50%	5.50%	5.25%	5.00%
S&P 500® AP2P PR	37%	35%	35%	37%	32%	32%	32%	32%	32%
S&P 500® Duo Swift AP2P PR	55%	52%	52%	55%	52%	52%	52%	50%	47%
S&P 500® Monthly P2P Cap	2.50%	2.40%	2.40%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
S&P 500® Monthly Average PR	65%	62%	62%	65%	60%	60%	60%	57%	55%
Bloomberg Versa 10 AP2P PR	67%	65%	65%	67%	62%	62%	62%	62%	57%
Barclays Atlas 5 AP2P PR	140%	135%	135%	140%	130%	130%	130%	125%	120%
Barclays Atlas AP2P Spread[1]	N/A	N/A	N/A	N/A	N/A	0.25%	N/A	N/A	0.25%
Barclays Atlas 5 AP2P Boost[1]	0.50%	0.50%	0.25%	0.50%	0.00%	N/A	0.25%	0.00%	N/A
S&P 500® RavenPack AP2P PR	150%	145%	145%	150%	140%	140%	140%	135%	130%
S&P 500® RavenPack AP2P Boost[1]	0.75%	0.75%	0.75%	0.75%	0.50%	0.00%	0.50%	0.25%	0.00%
Nasdaq Gen 5 AP2P PR	145%	140%	140%	145%	135%	135%	135%	130%	125%
Nasdaq Gen 5 AP2P Spread[1]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%
Nasdaq Gen 5 AP2P Boost[1]	0.75%	0.75%	0.50%	0.75%	0.25%	0.00%	0.25%	0.25%	N/A
State Specific	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN[3], MA, MD, MO, NV, SC, TX	AK, ID, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN[3], MA, MD, MO, NV, SC, TX	AK, ID, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL[2], GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

[1]The Spread decreases your interest credit. Your interest credit will never be less than 0.
The Boost increases your interest credit. **Contact us at 888-352-5122 about the Boost strategy.**

[2]Max issue age for Florida is age 64.
[3]Max issue age for Indiana is age 83.

Interest Rates (Cont'd.) *As of November 2, 2026*

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VEGA BONUS Enhanced Wealth Transfer & Lifetime Income With Benefit Bonus FIA

Product Feature	Vega Bonus 7	Vega Bonus 7	Vega Bonus 7	Vega Bonus 10	Vega Bonus 10	Vega Bonus 10	Vega Bonus 14	Vega Bonus 14	Vega Bonus 14
Benefit Bonus	0-80: 55% 81-90: 25%	0-80: 55% 81-90: 25%	0-80: 55% 81-90: 25%	0-80: 55% 81-85: 25%	0-80: 55% 81-85: 25%	0-80: 55% 81-85: 25%	0-80: 55%	0-80: 55%	0-80: 55%
Fixed Rate	3.25%	3.10%	3.10%	3.25%	3.10%	3.10%	3.00%	2.75%	2.75%
S&P 500® AP2P Cap	5.50%	5.50%	5.25%	5.75%	5.25%	5.00%	5.25%	5.00%	4.75%
S&P 500® AP2P PR	32%	32%	32%	35%	32%	32%	32%	32%	30%
S&P 500® Duo Swift AP2P PR	52%	52%	50%	52%	50%	47%	50%	47%	45%
S&P 500® Monthly P2P Cap	2.25%	2.25%	2.25%	2.40%	2.25%	2.25%	2.25%	2.25%	2.15%
S&P 500® Monthly Average PR	60%	60%	57%	62%	57%	55%	57%	55%	52%
Bloomberg Versa 10 AP2P PR	62%	62%	60%	65%	60%	57%	60%	57%	55%
Barclays Atlas 5 AP2P PR	130%	130%	125%	135%	125%	120%	125%	120%	115%
Barclays Atlas 5 AP2P Spread[1]	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%	1.00%	1.25%
Barclays Atlas 5 AP2P Boost[1]	0.75%	0.75%	0.75%	0.25%	N/A	N/A	N/A	N/A	N/A
S&P 500® RavenPack AP2P PR	140%	140%	135%	145%	135%	125%	135%	130%	120%
S&P 500® RavenPack AP2P Spread[1]	N/A	N/A	N/A	N/A	N/A	0.25%	0.50%	0.75%	1.00%
S&P 500® RavenPack AP2P Boost[1]	1.00%	1.00%	1.00%	0.50%	0.00%	N/A	N/A	N/A	N/A
Nasdaq Gen 5 AP2P PR	135%	135%	130%	140%	130%	125%	130%	125%	120%
Nasdaq Gen 5 AP2P Spread[1]	N/A	N/A	N/A	N/A	0.25%	0.50%	0.50%	0.75%	1.25%
Nasdaq Gen 5 AP2P Boost[1]	1.00%	1.00%	0.75%	0.25%	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CT, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN[3], MA, MD, MO, NV, SC, TX	AK, ID, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL, GA,HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO, DE, IN[3], MA, MD, MO, NV, SC, TX	AK, ID, MN, MT, OH, OR, PA, UT, WA	AL, AZ, AR, CT, DC, FL[2], GA, HI, IL, IA, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	CO	IN

[1]The Spread decreases your interest credit. Your interest credit will never be less than 0.
The Boost increases your interest credit. **Contact us at 888-352-5122 about the Boost strategy.**

[2]Max issue age for Florida is age 64.
[3]Max issue age for Indiana is age 83.

Interest Rates (Cont'd.) *As of November 2, 2026*

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ELEVATION Additional Liquidity & Premium Bonus on Teton® & Denali™ FIAs

Product Feature	Teton & Denali FIAs	Elevation™	Elevation Plus™
Additional Premium Bonus[1]	N/A	N/A	5yr: 2% 7yr : 3% 10yr & 14yr: 5%
Free Withdrawal % Y2+	5%	10%	10%
Max Cumulative Free Withdrawal %	N/A	30%	30%
Cost	N/A	0.50%	1.00%
The cost is an annual spread that will never exceed the interest credit and only applies during the withdrawal charge period.			

[1]The additional premium bonus available with the optional Elevation Plus rider may not be available in some states. Please refer to the Product Availability grid to confirm state availability.

SILAC SECURE SAVINGS Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 3	Secure Savings 5
Rate Guarantee Period	2	3	5
Fixed Rate	2.60%	3.15%	3.45%
5% Penalty Free Withdrawals	Included	Included	Included
Accumulated Interest Withdrawals	Included	Included	Included
Required Minimum Distributions	Included	Included	Included
Death Benefit	Account Value	Account Value	Account Value

SILAC SECURE SAVINGS Elite Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 3	Secure Savings Elite 3-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	3	3	5	5
Fixed Rate	3.90%	3.15%	4.50%	3.50%	4.75%	3.75%
Rate Reduction for Optional Riders:						
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value	Cash Value	Account Value

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