



Case Information:

Owner: valued client
Issue State: Illinois
Prepared By: valued client
Date Prepared: October 29, 2021

A SILAC Denali 14 fixed indexed annuity may be a good fit for you if you are looking for...

Guarantees – This annuity contract comes with a number of guarantees built in. These include an annual fixed rate of interest that is declared each year, minimum guaranteed interest rates, and a minimum value.

Accumulation Potential – In addition to the fixed interest strategy, additional crediting strategies are available that are based on the performance of an underlying index.

Protection from Market Downturns – If the underlying index of a crediting strategy you elected suffers a loss, the minimum interest credit you would receive is 0%.

Tax Deferral – The Denali 14 provides tax-deferred accumulation of your funds. You won't pay taxes on any interest until you choose to receive funds in the form of withdrawals, income payments or as a death benefit.

Income – At the maturity date, you have options to create a reliable income stream.

A Death Benefit – The Denali 14 offers a death benefit to your beneficiary(ies) that is probate-free.

ABOUT ANNUITY ILLUSTRATIONS

This illustration assumes the index will repeat historical performance and that the annuity's non-guaranteed elements, such as caps, participation rates or other adjustments, will not change in the future. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration. However, the values will never be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the disclosure document provided with your illustration for more detailed information. All rates are effective as of the date of this illustration and are subject to change at any time.



GENERAL PRODUCT FEATURES

Listed below is an overview of basic product features. Please refer to the product-specific brochure and disclosure for more information.

PREMIUM

The amount deposited into the annuity contract.

ACCOUNT VALUE

The sum of premiums paid, premium bonuses and interest credited, if any, and less withdrawals.

DEATH BENEFIT

The Death Benefit is equal to the Account Value but will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

MARKET VALUE ADJUSTMENT (MVA)

May be applied during the Withdrawal Charge Period. See the MVA section at the end of this illustration for more information.

MATURITY DATE

The policy anniversary when the Annuitant is age 110.

INCOME OPTIONS

On your Maturity Date, income options available include period certain, life-contingent options and joint and survivor options. An example of a 10-year period certain based on Guaranteed Values as shown below.

	Account Value at Maturity	Monthly Factor/1000	Monthly Income
Guaranteed	352,674	8.75	3,085.90

CASH VALUE

The value available at the time of full withdrawal. It is equal to the Account Value, subject to the MVA, if any, less applicable interest & bonus recovery, withdrawal charges and state premium taxes. It will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

FREE WITHDRAWALS

Once per year after year 1, you may take a free withdrawal without withdrawal charges, interest & bonus recovery and MVA, up to 5% of your Account Value. RMDs available immediately.

WITHDRAWAL CHARGES

A withdrawal charge is assessed on any amount withdrawn that exceeds the free withdrawal amount.

WITHDRAWAL CHARGE SCHEDULE YEARS 1-14

14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%

INTEREST & BONUS RECOVERY

A recovery table applies during the withdrawal charge period on any amount withdrawn that exceeds the free withdrawal amount.

INTEREST & BONUS RECOVERY TABLE YEARS 1-14

100.00%, 95.00%, 95.00%, 95.00%, 95.00%, 90.00%, 80.00%, 70.00%, 60.00%, 50.00%, 40.00%, 30.00%, 20.00%, 10.00%



FIXED INTEREST

Premium allocated to the Fixed Interest strategy will earn the current interest rate that is credited daily. The Fixed Interest rate is declared on an annual basis.

POINT-TO-POINT WITH CAP

This crediting strategy measures index growth using two points in time: the beginning and ending index values. Interest credits are calculated based on the difference between these two values. The interest credit, if any, is then subject to a cap. The interest credit will never be greater than the cap or less than zero.

POINT-TO-POINT WITH PARTICIPATION RATE

This crediting strategy measures index growth using two points in time: the beginning and ending index values. Interest credits are calculated based on the difference between these two values multiplied by a participation rate. The interest credit will never be less than zero.

POINT-TO-POINT WITH SPREAD

This crediting strategy measures index growth using two points in time: the beginning and ending index values. Interest credits are calculated based on the difference between these two values less a spread. The interest credit will never be less than zero.

MONTHLY POINT-TO-POINT WITH CAP

This crediting strategy uses the monthly changes in the underlying index, subject to a monthly cap. It is the sum of all the monthly percentage changes in the underlying index - which could be positive or negative. On the last day of each strategy term, these monthly changes, not to exceed the monthly cap, are added together to calculate the interest credit for that year. Negative monthly changes have no downside limit, but the interest credit will never be less than zero.

To help explain how the Denali 14 works, this illustration shows values under the following scenarios: 1) guaranteed values using minimums and 2) non-guaranteed values based on the historical index performance of the most recent 10 years. It also includes hypothetical values using the following scenarios: the most recent 10 years, the highest 10 years out of the last 20 and the lowest 10 years out of the last 20 years.

MONTHLY AVERAGE WITH CAP

This crediting strategy uses a monthly average calculation to determine a percentage gain or loss in the index during the strategy term. This is done by comparing the difference between the index on the first day of the strategy term and the monthly average during the strategy term. The interest credit, if any, is then subject to a cap. The interest credit will never be greater than the cap or less than zero.

MONTHLY AVERAGE WITH PARTICIPATION RATE

This crediting strategy uses a monthly average calculation to determine a percentage gain or loss in the index during the strategy term. This is done by comparing the difference between the index on the first day of the strategy term and the monthly average during the strategy term. This difference is then multiplied by a participation rate. The interest credit will never be less than zero.

MONTHLY AVERAGE WITH SPREAD

This crediting strategy uses a monthly average calculation to determine a percentage gain or loss in the index during the strategy term. This is done by comparing the difference between the index on the first day of the strategy term and the monthly average during the strategy term. A spread is then deducted from this difference. The interest credit will never be less than zero.



LIFETIME WITHDRAWAL BENEFIT FEATURES

The Lifetime Withdrawal Benefit is included automatically and is designed to provide a lifetime income stream while still maintaining access to the account value. Once started, Lifetime Withdrawals will continue for life - even if the Account Value is reduced to zero.

LIFETIME WITHDRAWALS

Lifetime Withdrawals are available anytime after the first policy year. They are equal to the current Account Value multiplied by the applicable Lifetime Withdrawal Percentage. Future Lifetime Withdrawals may increase with Step-Ups and will not decrease unless a withdrawal greater than the Lifetime Withdrawal is taken.

STEP-UP

If the current Account Value on any Policy Anniversary multiplied by the Lifetime Withdrawal Percentage on the date Lifetime Withdrawals began is greater than the current Lifetime Withdrawal, then the Lifetime Withdrawal will be increased to that higher amount.

WELLNESS WITHDRAWALS

Wellness Withdrawals can be triggered if certain requirements are met. The Wellness Withdrawal is established at the time of impairment and equals the Lifetime Withdrawal multiplied by the applicable Wellness Multiplier. In order to qualify, you or your spouse must not be able to perform at least two of six Activities of Daily Living, this impairment began after the policy was issued and the Wellness Waiting Period of two years has been met. Wellness Withdrawals are available for up to 5 consecutive policy years.

LIFETIME WITHDRAWAL PERCENTAGES

Lifetime Withdrawal Percentages follow the below schedule:

Attained Age	Single	Joint (Youngest)
50	3.25%	2.25%
51	3.35%	2.35%
52	3.45%	2.45%
53	3.55%	2.55%
54	3.65%	2.65%
55	3.75%	2.75%
56	3.85%	2.85%
57	3.95%	2.95%
58	4.05%	3.05%
59	4.15%	3.15%

Attained Age	Single	Joint (Youngest)
60	4.25%	3.25%
61	4.35%	3.35%
62	4.45%	3.45%
63	4.55%	3.55%
64	4.65%	3.65%
65	4.75%	3.75%
66	4.85%	3.85%
67	4.95%	3.95%
68	5.05%	4.05%
69	5.15%	4.15%

Attained Age	Single	Joint (Youngest)
70	5.25%	4.25%
71	5.35%	4.35%
72	5.45%	4.45%
73	5.55%	4.55%
74	5.65%	4.65%
75	5.75%	4.75%
76	5.85%	4.85%
77	5.95%	4.95%
78	6.05%	5.05%
79	6.15%	5.15%

Attained Age	Single	Joint (Youngest)
80	6.25%	5.25%
81	6.35%	5.35%
82	6.45%	5.45%
83	6.55%	5.55%
84	6.65%	5.65%
85	6.75%	5.75%
86	6.85%	5.85%
87	6.95%	5.95%
88	7.05%	6.05%
89	7.15%	6.15%
90+	7.25%	6.25%



CASE OVERVIEW

Owner Name: valued client
Age: 62

Issue State: Illinois
Tax Qualification: Qualified
Initial Premium: \$250,000

ILLUSTRATION OVERVIEW

Denali 14 Annuity

The current fixed rates, caps and participation rates in the below chart are guaranteed for the initial strategy term. After the initial strategy term, renewal rates will be declared. The fixed rate, participation rates and caps will never be less than the minimum adjustment specified below. The spread will never be more than the maximum adjustment specified below.

Crediting Strategy	Allocation %	Current Adjustment	Minimum Adjustment	Maximum Adjustment	Strategy Term
Fixed Interest	0.00%	3.00%	0.50%	N/A	1
S&P 500 Point-to-Point Cap	0.00%	7.00%	1.50%	N/A	1
S&P 500 Point-to-Point PR	0.00%	45.00%	10.00%	N/A	1
S&P 500 Monthly Point-to-Point Cap	0.00%	2.75%	0.75%	N/A	1
S&P 500 Monthly Average Cap	0.00%	8.50%	1.50%	N/A	1
S&P 500 Monthly Average PR	0.00%	75.00%	10.00%	N/A	1
S&P 500 Monthly Average Spread	0.00%	2.00%	N/A	10.00%	1
Barclays Atlas 5 Point-to-Point PR	50.00%	135.00%	10.00%	N/A	1
Barclays Atlas 5 Point-to-Point Spread	0.00%	-1.50%	N/A	10.00%	1
CS RavenPack AI Point-to-Point PR	50.00%	140.00%	10.00%	N/A	1
CS RavenPack AI Point-to-Point Spread	0.00%	-1.75%	N/A	10.00%	1

This hypothetical illustration is based on the above allocations and information that you entered and assumes that this information remains the same throughout the entire duration shown. If different information was entered, this hypothetical illustration would reflect different information. Rates and adjustments displayed are current as of the date of this hypothetical illustration.

Guaranteed Policy Values are based on guaranteed rates and adjustments and assumes the guaranteed minimum interest credit of 0.00% in all Policy Years for premium allocated to an indexed crediting strategy. Premium allocated to the Fixed Interest Strategy is credited with the declared rate above for the first Policy Year and the minimum rate thereafter.

Non-Guaranteed Policy Values are based on current assumptions and assumes the crediting strategies listed will perform in 10-year cycles exactly as it has over the past 10 calendar years and that the current adjustments will remain the same for all Policy Years.



GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 0.00%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
Issue	62	250,000	0	N/A	0	250,000	218,750	218,750	N/A	N/A	0	250,000
1	63	0	0	0.00%	0	250,000	220,938	220,938	11,375	N/A	0	250,000
2	64	0	0	0.00%	0	250,000	223,147	223,147	11,625	N/A	0	250,000
3	65	0	0	0.00%	0	250,000	225,378	225,378	11,875	23,750	0	250,000
4	66	0	0	0.00%	0	250,000	227,632	227,632	12,125	24,250	0	250,000
5	67	0	0	0.00%	0	250,000	229,908	229,908	12,375	24,750	0	250,000
6	68	0	0	0.00%	0	250,000	232,208	232,208	12,625	25,250	0	250,000
7	69	0	0	0.00%	0	250,000	234,530	234,530	12,875	25,750	0	250,000
8	70	0	0	0.00%	0	250,000	236,875	236,875	13,125	26,250	0	250,000
9	71	0	0	0.00%	0	250,000	239,244	239,244	13,375	26,750	0	250,000
10	72	0	0	0.00%	0	250,000	241,636	241,636	13,625	27,250	0	250,000
11	73	0	0	0.00%	0	250,000	244,052	244,052	13,875	27,750	0	250,000
12	74	0	0	0.00%	0	250,000	246,493	246,493	14,125	28,250	0	250,000
13	75	0	0	0.00%	0	250,000	248,958	248,958	14,375	28,750	0	250,000
14	76	0	0	0.00%	0	250,000	251,447	251,447	14,710	29,419	0	251,447
15	77	0	0	0.00%	0	250,000	253,962	253,962	15,111	30,221	0	253,962
16	78	0	0	0.00%	0	250,000	256,502	256,502	15,518	31,037	0	256,502
17	79	0	0	0.00%	0	250,000	259,067	259,067	15,933	31,865	0	259,067
18	80	0	0	0.00%	0	250,000	261,657	261,657	16,354	32,707	0	261,657
19	81	0	0	0.00%	0	250,000	264,274	264,274	16,781	33,563	0	264,274
20	82	0	0	0.00%	0	250,000	266,917	266,917	17,216	34,432	0	266,917
21	83	0	0	0.00%	0	250,000	269,586	269,586	17,658	35,316	0	269,586
22	84	0	0	0.00%	0	250,000	272,282	272,282	18,107	36,213	0	272,282
23	85	0	0	0.00%	0	250,000	275,004	275,004	18,563	37,126	0	275,004



GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)												ANNUAL EFFECTIVE RATE: 0.00%
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
24	86	0	0	0.00%	0	250,000	277,754	277,754	19,026	38,052	0	277,754
25	87	0	0	0.00%	0	250,000	280,532	280,532	19,497	38,994	0	280,532
26	88	0	0	0.00%	0	250,000	283,337	283,337	19,975	39,951	0	283,337
27	89	0	0	0.00%	0	250,000	286,171	286,171	20,461	40,922	0	286,171
28	90	0	0	0.00%	0	250,000	289,032	289,032	20,955	41,910	0	289,032
29	91	0	0	0.00%	0	250,000	291,923	291,923	21,164	42,329	0	291,923
30	92	0	0	0.00%	0	250,000	294,842	294,842	21,376	42,752	0	294,842
31	93	0	0	0.00%	0	250,000	297,790	297,790	21,590	43,180	0	297,790
32	94	0	0	0.00%	0	250,000	300,768	300,768	21,806	43,611	0	300,768
33	95	0	0	0.00%	0	250,000	303,776	303,776	22,024	44,048	0	303,776
34	96	0	0	0.00%	0	250,000	306,814	306,814	22,244	44,488	0	306,814
35	97	0	0	0.00%	0	250,000	309,882	309,882	22,466	44,933	0	309,882
36	98	0	0	0.00%	0	250,000	312,981	312,981	22,691	45,382	0	312,981
37	99	0	0	0.00%	0	250,000	316,110	316,110	22,918	45,836	0	316,110
38	100	0	0	0.00%	0	250,000	319,272	319,272	23,147	46,294	0	319,272
39	101	0	0	0.00%	0	250,000	322,464	322,464	23,379	46,757	0	322,464
40	102	0	0	0.00%	0	250,000	325,689	325,689	23,612	47,225	0	325,689
41	103	0	0	0.00%	0	250,000	328,946	328,946	23,849	47,697	0	328,946
42	104	0	0	0.00%	0	250,000	332,235	332,235	24,087	48,174	0	332,235
43	105	0	0	0.00%	0	250,000	335,558	335,558	24,328	48,656	0	335,558
44	106	0	0	0.00%	0	250,000	338,913	338,913	24,571	49,142	0	338,913
45	107	0	0	0.00%	0	250,000	342,302	342,302	24,817	49,634	0	342,302
46	108	0	0	0.00%	0	250,000	345,725	345,725	25,065	50,130	0	345,725
47	109	0	0	0.00%	0	250,000	349,183	349,183	25,316	50,631	0	349,183

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GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 0.00%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
48	110	0	0	0.00%	0	250,000	352,674	352,674	N/A	N/A	0	352,674
Totals		250,000	0		0							

* Total Benefit is the Death Benefit plus total withdrawals received.
** Cash Value assumes MVA Percentage of 100%. See Possible Implications of MVA on page 19.



NON-GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 9.61%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
Issue	62	250,000	0	0.00%	0	250,000	218,750	218,750	N/A	N/A	0	250,000
1	63	0	0	12.71%	31,770	281,770	220,938	220,938	12,821	N/A	0	281,770
2	64	0	0	10.70%	30,144	311,914	223,147	223,147	14,504	N/A	0	311,914
3	65	0	0	15.71%	48,992	360,906	225,378	225,378	17,143	34,286	0	360,906
4	66	0	0	13.65%	49,275	410,181	227,632	228,634	19,894	39,788	0	410,181
5	67	0	0	0.00%	0	410,181	229,908	231,134	20,304	40,608	0	410,181
6	68	0	0	3.71%	15,209	425,390	232,208	242,539	21,482	42,964	0	425,390
7	69	0	0	14.48%	61,588	486,978	234,530	274,896	25,079	50,159	0	486,978
8	70	0	0	0.00%	0	486,978	236,875	301,093	25,566	51,133	0	486,978
9	71	0	0	16.15%	78,627	565,605	239,244	358,742	30,260	60,520	0	565,605
10	72	0	0	10.69%	60,458	626,063	241,636	423,032	34,120	68,241	0	626,063
11	73	0	0	12.71%	79,560	705,623	244,052	510,874	39,162	78,324	0	705,623
12	74	0	0	10.70%	75,488	781,111	246,493	611,778	44,133	88,266	0	781,111
13	75	0	0	15.71%	122,689	903,800	248,958	765,540	51,968	103,937	0	903,800
14	76	0	0	13.65%	123,396	1,027,196	251,447	944,476	60,091	120,182	0	1,027,196
15	77	0	0	0.00%	0	1,027,196	253,962	1,027,196	61,118	122,236	0	1,027,196
16	78	0	0	3.71%	38,088	1,065,284	256,502	1,065,284	64,450	128,899	0	1,065,284
17	79	0	0	14.48%	154,232	1,219,516	259,067	1,219,516	75,000	150,000	0	1,219,516
18	80	0	0	0.00%	0	1,219,516	261,657	1,219,516	76,220	152,439	0	1,219,516
19	81	0	0	16.15%	196,903	1,416,419	264,274	1,416,419	89,943	179,885	0	1,416,419
20	82	0	0	10.69%	151,401	1,567,820	266,917	1,567,820	101,124	202,249	0	1,567,820
21	83	0	0	12.71%	199,239	1,767,058	269,586	1,767,058	115,742	231,485	0	1,767,058
22	84	0	0	10.70%	189,040	1,956,098	272,282	1,956,098	130,081	260,161	0	1,956,098
23	85	0	0	15.71%	307,244	2,263,343	275,004	2,263,343	152,776	305,551	0	2,263,343

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Date Prepared: October 29, 2021
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NON-GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 9.61%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
24	86	0	0	13.65%	309,014	2,572,357	277,754	2,572,357	176,206	352,413	0	2,572,357
25	87	0	0	0.00%	0	2,572,357	280,532	2,572,357	178,779	357,558	0	2,572,357
26	88	0	0	3.71%	95,383	2,667,740	283,337	2,667,740	188,076	376,151	0	2,667,740
27	89	0	0	14.48%	386,235	3,053,975	286,171	3,053,975	218,359	436,718	0	3,053,975
28	90	0	0	0.00%	0	3,053,975	289,032	3,053,975	221,413	442,826	0	3,053,975
29	91	0	0	16.15%	493,095	3,547,070	291,923	3,547,070	257,163	514,325	0	3,547,070
30	92	0	0	10.69%	379,146	3,926,216	294,842	3,926,216	284,651	569,301	0	3,926,216
31	93	0	0	12.71%	498,944	4,425,160	297,790	4,425,160	320,824	641,648	0	4,425,160
32	94	0	0	10.70%	473,404	4,898,563	300,768	4,898,563	355,146	710,292	0	4,898,563
33	95	0	0	15.71%	769,417	5,667,981	303,776	5,667,981	410,929	821,857	0	5,667,981
34	96	0	0	13.65%	773,849	6,441,830	306,814	6,441,830	467,033	934,065	0	6,441,830
35	97	0	0	0.00%	0	6,441,830	309,882	6,441,830	467,033	934,065	0	6,441,830
36	98	0	0	3.71%	238,863	6,680,693	312,981	6,680,693	484,350	968,701	0	6,680,693
37	99	0	0	14.48%	967,231	7,647,924	316,110	7,647,924	554,474	1,108,949	0	7,647,924
38	100	0	0	0.00%	0	7,647,924	319,272	7,647,924	554,474	1,108,949	0	7,647,924
39	101	0	0	16.15%	1,234,834	8,882,758	322,464	8,882,758	644,000	1,288,000	0	8,882,758
40	102	0	0	10.69%	949,478	9,832,236	325,689	9,832,236	712,837	1,425,674	0	9,832,236
41	103	0	0	12.71%	1,249,481	11,081,716	328,946	11,081,716	803,424	1,606,849	0	11,081,716
42	104	0	0	10.70%	1,185,522	12,267,238	332,235	12,267,238	889,375	1,778,750	0	12,267,238
43	105	0	0	15.71%	1,926,815	14,194,053	335,558	14,194,053	1,029,069	2,058,138	0	14,194,053
44	106	0	0	13.65%	1,937,914	16,131,968	338,913	16,131,968	1,169,568	2,339,135	0	16,131,968
45	107	0	0	0.00%	0	16,131,968	342,302	16,131,968	1,169,568	2,339,135	0	16,131,968
46	108	0	0	3.71%	598,173	16,730,141	345,725	16,730,141	1,212,935	2,425,870	0	16,730,141
47	109	0	0	14.48%	2,422,190	19,152,331	349,183	19,152,331	1,388,544	2,777,088	0	19,152,331

This is an illustration only - not an offer or contract. It is not intended to predict future performance. Benefits are subject to the terms and conditions of the annuity contract.

This illustration is not valid unless all pages are present.
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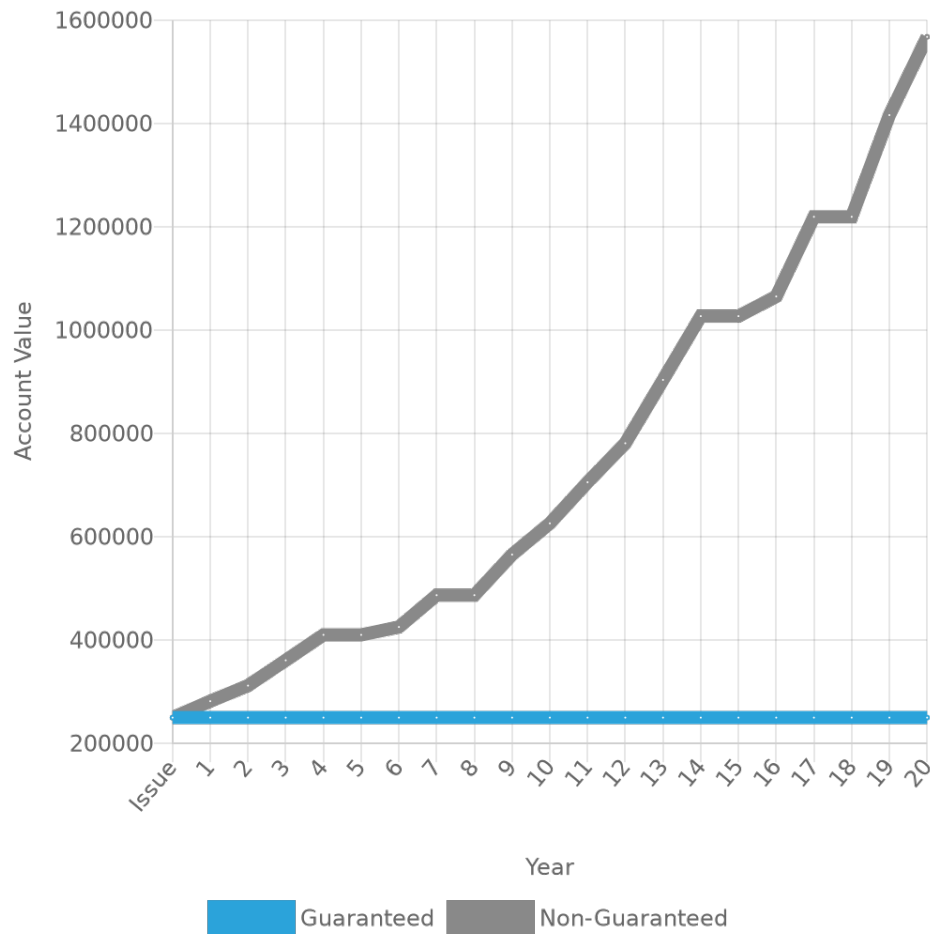


NON-GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 9.61%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
48	110	0	0	0.00%	0	19,152,331	352,674	19,152,331	N/A	N/A	0	19,152,331
Totals		250,000	0		18,902,331							

* Total Benefit is the Death Benefit plus total withdrawals received.
** Cash Value assumes MVA Percentage of 100%. See Possible Implications of MVA on page 19.

AGGREGATE 20-YEAR POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)

Policy Value Comparison

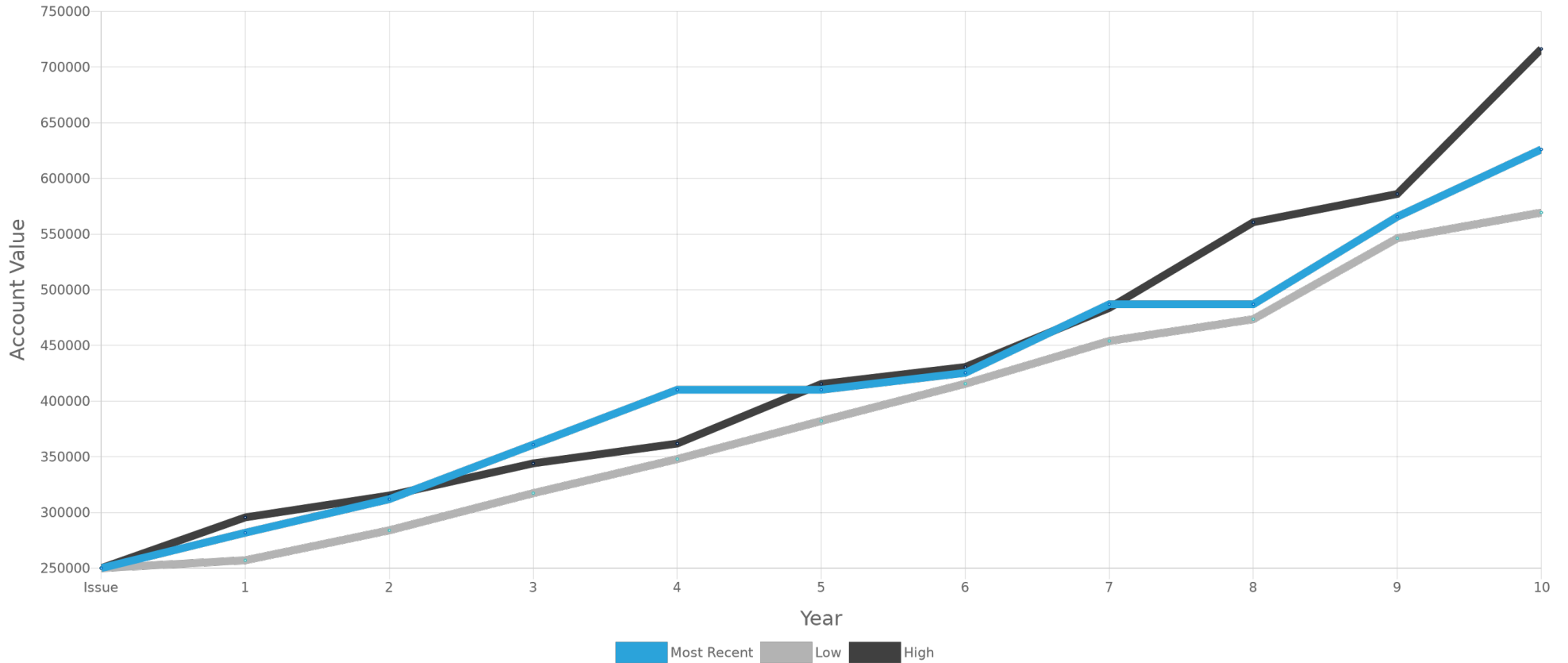


NON-GUARANTEED AGGREGATE POLICY VALUES – HISTORICAL INDEX PERIOD COMPARISON [MOST RECENT, LOW, HIGH]

Policy Year	MOST RECENT			LOW			HIGH		
	Interest Credit Rate	Account Value	Lifetime Withdrawal	Interest Credit Rate	Account Value	Lifetime Withdrawal	Interest Credit Rate	Account Value	Lifetime Withdrawal
Issue	0.00%	250,000	N/A	0.00%	250,000	N/A	0.00%	250,000	N/A
1	12.71%	281,770	12,821	2.82%	257,040	11,695	18.23%	295,565	13,448
2	10.70%	311,914	14,504	10.47%	283,942	13,203	6.65%	315,232	14,658
3	15.71%	360,906	17,143	11.75%	317,311	15,072	9.16%	344,095	16,344
4	13.65%	410,181	19,894	9.66%	347,950	16,876	5.17%	361,881	17,551
5	0.00%	410,181	20,304	9.83%	382,154	18,917	14.79%	415,396	20,562
6	3.71%	425,390	21,482	8.75%	415,584	20,987	3.67%	430,637	21,747
7	14.48%	486,978	25,079	9.24%	453,984	23,380	12.32%	483,682	24,910
8	0.00%	486,978	25,566	4.31%	473,560	24,862	15.91%	560,622	29,433
9	16.15%	565,605	30,260	15.34%	546,219	29,223	4.54%	586,057	31,354
10	10.69%	626,063	34,120	4.23%	569,329	31,028	22.23%	716,314	39,039
Annual Effective Rate	9.61%	9.61%		8.58%	8.58%		11.10%	11.10%	

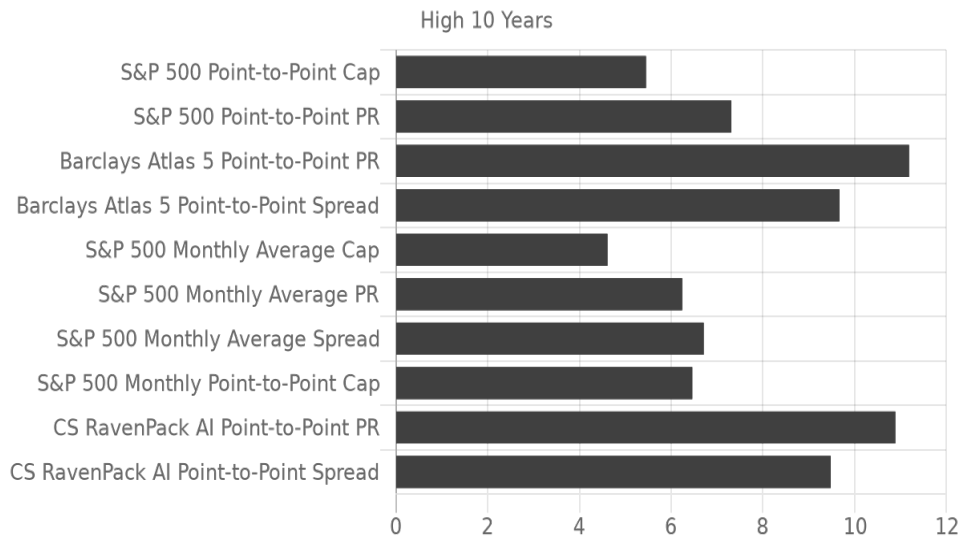
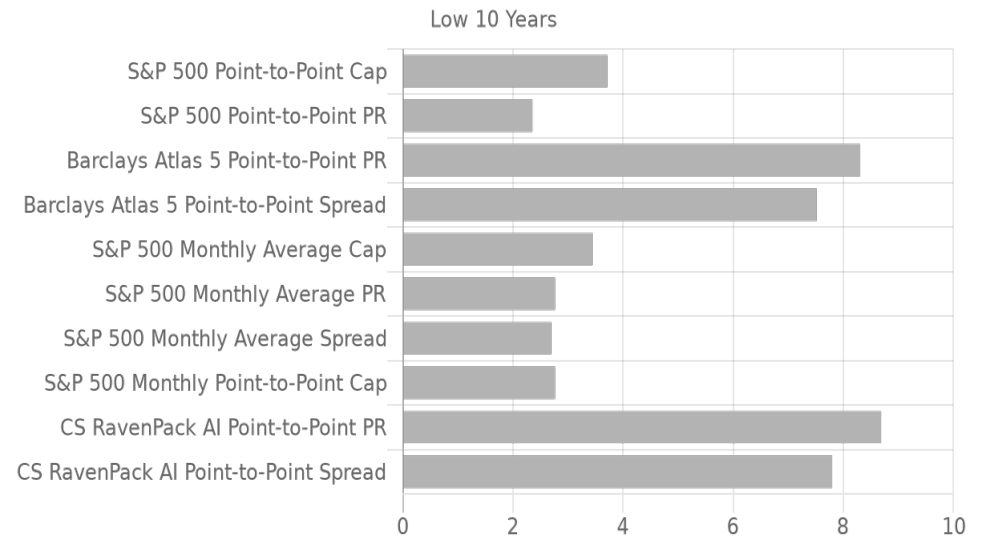
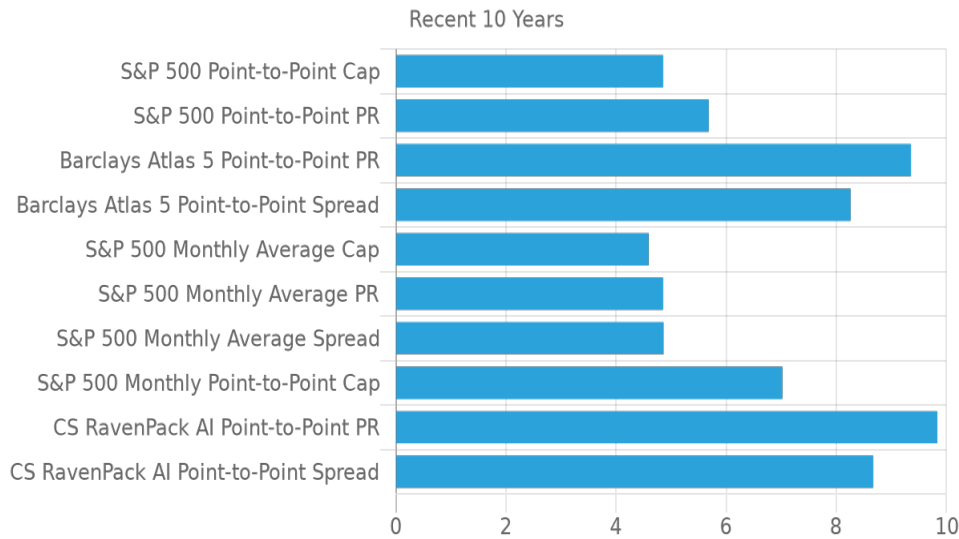
Index	MOST RECENT		LOW		HIGH	
	Start Date	End Date	Start Date	End Date	Start Date	End Date
S&P 500	12/31/2010	12/31/2020	08/31/2000	08/31/2010	03/05/2009	03/05/2019
Barclays Atlas 5	12/31/2010	12/31/2020	10/06/2010	10/06/2020	03/23/2005	03/23/2015
CS RavenPack AI	12/31/2010	12/31/2020	09/09/2005	09/09/2015	02/10/2010	02/10/2020

NON-GUARANTEED AGGREGATE POLICY VALUES – HISTORICAL INDEX PERIOD COMPARISON [MOST RECENT, LOW, HIGH]



Index	MOST RECENT		LOW		HIGH	
	Start Date	End Date	Start Date	End Date	Start Date	End Date
S&P 500	12/31/2010	12/31/2020	08/31/2000	08/31/2010	03/05/2009	03/05/2019
Barclays Atlas 5	12/31/2010	12/31/2020	10/06/2010	10/06/2020	03/23/2005	03/23/2015
CS RavenPack AI	12/31/2010	12/31/2020	09/09/2005	09/09/2015	02/10/2010	02/10/2020

NON-GUARANTEED AGGREGATE POLICY VALUES – HISTORICAL INDEX PERIOD COMPARISON [MOST RECENT, LOW, HIGH]



Summary of Index Periods

Index	MOST RECENT	LOW	HIGH
S&P 500	12/31/2010 – 12/31/2020	08/31/2000 – 08/31/2010	03/05/2009 – 03/05/2019
Barclays Atlas 5	12/31/2010 – 12/31/2020	10/06/2010 – 10/06/2020	03/23/2005 – 03/23/2015
CS RavenPack AI	12/31/2010 – 12/31/2020	09/09/2005 – 09/09/2015	02/10/2010 – 02/10/2020

**BARCLAYS ATLAS 5 POINT-TO-POINT PR (50.00% ALLOCATION)
HISTORICAL INDEX PERIOD COMPARISON [MOST RECENT, LOW, HIGH]**

Policy Year	MOST RECENT 12/31/2010 – 12/31/2020			LOW 10/06/2010 – 10/06/2020			HIGH 03/23/2005 – 03/23/2015		
	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value
Issue	N/A	N/A	125,000	N/A	N/A	125,000	N/A	N/A	125,000
1	9.93%	13.41%	141,760	4.17%	5.63%	132,040	11.50%	15.52%	144,400
2	9.06%	12.24%	159,109	7.18%	9.69%	144,832	1.62%	2.18%	147,552
3	10.89%	14.70%	182,499	11.59%	15.64%	167,488	5.05%	6.82%	157,617
4	12.20%	16.47%	212,560	12.49%	16.86%	195,730	-1.67%	0.00%	157,617
5	-0.44%	0.00%	212,560	4.90%	6.62%	208,689	11.17%	15.08%	181,390
6	2.42%	3.27%	219,505	1.35%	1.83%	212,500	5.44%	7.34%	194,701
7	7.27%	9.81%	241,047	4.27%	5.76%	224,736	12.75%	17.21%	228,212
8	-2.29%	0.00%	241,047	-1.95%	0.00%	224,736	12.73%	17.18%	267,419
9	11.27%	15.22%	277,734	11.85%	16.00%	260,687	5.92%	7.99%	288,799
10	7.51%	10.14%	305,894	4.81%	6.49%	277,618	18.57%	25.07%	361,196
Annual Effective Rate	6.67%	9.36%	9.36%	5.97%	8.31%	8.31%	8.15%	11.19%	11.19%

**CS RAVENPACK AI POINT-TO-POINT PR (50.00% ALLOCATION)
HISTORICAL INDEX PERIOD COMPARISON [MOST RECENT, LOW, HIGH]**

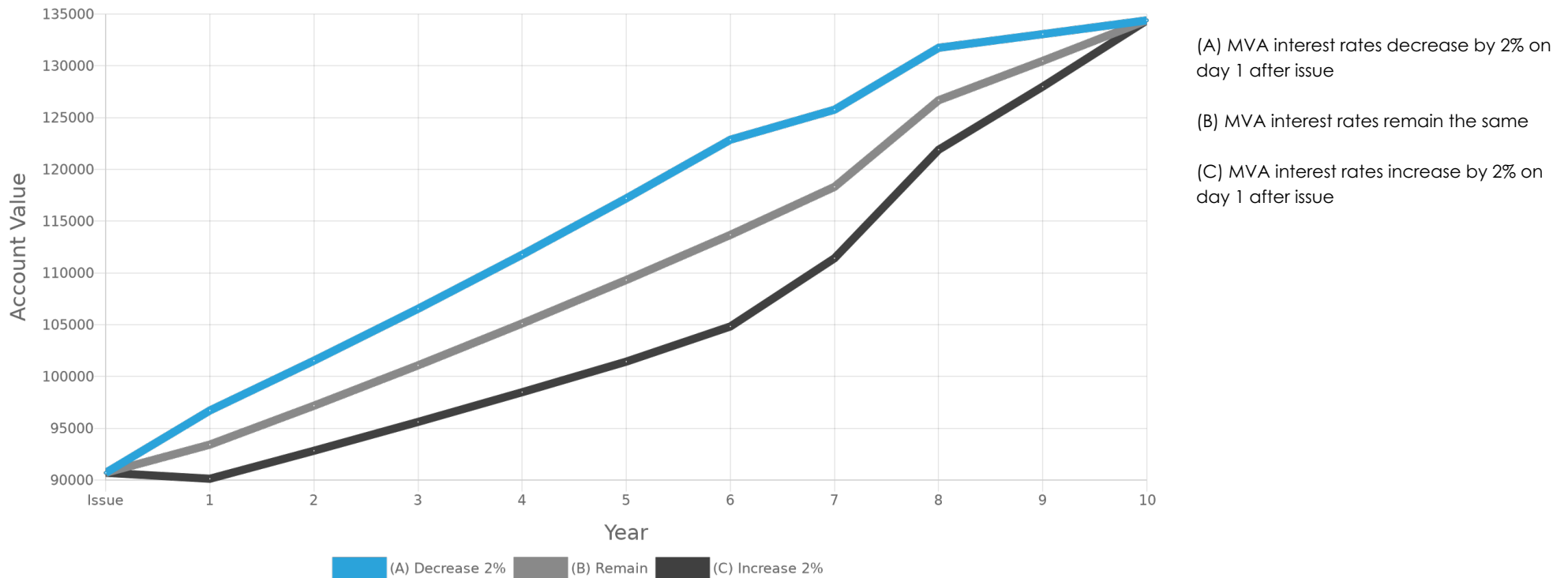
Policy Year	MOST RECENT 12/31/2010 – 12/31/2020			LOW 09/09/2005 – 09/09/2015			HIGH 02/10/2010 – 02/10/2020		
	CS RavenPack AI Gain	Interest Credit Rate	Account Value	CS RavenPack AI Gain	Interest Credit Rate	Account Value	CS RavenPack AI Gain	Interest Credit Rate	Account Value
Issue	N/A	N/A	125,000	N/A	N/A	125,000	N/A	N/A	125,000
1	8.58%	12.01%	140,011	-4.78%	0.00%	125,000	14.95%	20.93%	151,164
2	6.54%	9.16%	152,832	8.03%	11.24%	139,054	7.95%	11.13%	167,982
3	11.94%	16.71%	178,375	5.61%	7.86%	149,985	8.21%	11.49%	187,287
4	7.74%	10.83%	197,700	1.75%	2.45%	153,659	7.38%	10.34%	206,648
5	-0.63%	0.00%	197,700	9.31%	13.04%	173,694	10.35%	14.49%	236,600
6	2.96%	4.15%	205,905	11.19%	15.67%	200,913	-0.84%	0.00%	236,600
7	13.67%	19.14%	245,321	9.09%	12.72%	226,471	5.30%	7.42%	254,163
8	-0.71%	0.00%	245,321	6.16%	8.62%	246,000	10.45%	14.63%	291,357
9	12.20%	17.07%	287,205	10.49%	14.69%	282,135	0.77%	1.08%	294,501
10	8.03%	11.24%	319,483	1.41%	1.97%	287,684	13.85%	19.38%	351,584
Annual Effective Rate	6.92%	9.84%	9.84%	5.72%	8.69%	8.69%	7.73%	10.89%	10.89%

MARKET VALUE ADJUSTMENT (MVA) EXAMPLE

An MVA is part of your annuity and may affect your cash value. Typically, if you take a full or partial withdrawal that incurs withdrawal charges and interest rates have increased since you purchased your annuity, your cash value will decrease. If interest rates have decreased since you purchased your annuity, your cash value will increase.

The information provided below is designed to help you understand how a change in interest rates could impact the MVA and the cash value of your annuity policy. An MVA may be positive or negative and is applied whenever a withdrawal charge is applied to your policy. An MVA will never apply if a withdrawal charge does not apply.

The below graph shows cash values for a sample premium of \$100,000 and a hypothetical credited rate of 3.00% for an annuity policy with a 10-year withdrawal charge schedule. It is for demonstration purposes only and is not intended to reflect actual future performance of any given annuity policy.





ADDITIONAL INFORMATION

This is an illustration only and designed to help you better understand how the annuity product you are considering works and might look in the future under various conditions. This illustration is not intended to indicate actual performance nor predict future results. The hypothetical, non-guaranteed values shown are calculated in reference to the historical performance of the applicable index as indicated. This illustration assumes non-guaranteed adjustments as of the assumed Issue Date. These adjustments are subject to change. It is likely that the applicable index will not repeat historical performance and that non-guaranteed elements will change over time. This means that actual non-guaranteed policy values may be higher or lower than those shown in this illustration.

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Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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