



SILAC INSURANCE COMPANY

# TETON 7 (MOST STATES)

Prepared for  
Valued Client

Prepared by  
Kiara Caudill

Prepared on  
10/31/2021 17:11



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## Calculation Assumptions

CLIENT INFORMATION		PREMIUM	
Annuitant	Valued Client	Initial Premium	50000
Issue State	MI	Tax Type	Non-Qualified
Annuitant Age	67	Premium Bonus	None

## Strategy Allocations

25%	<b>1-Year Barclays Atlas 5 PTP Participation Rate</b> Reset: Annual Part rate: 90% Barclays Atlas 5 since 12/06/2019
25%	<b>1-Year Barclays Atlas 5 PTP Spread</b> Reset: Annual Spread: 0.5% Barclays Atlas 5 since 12/06/2019
25%	<b>1-Year Credit Suisse RavenPack PTP Participation Rate</b> Reset: Annual Part rate: 95% Credit Suisse RavenPack AI since 10/06/2017
25%	<b>1-Year Credit Suisse RavenPack PTP Spread</b> Reset: Annual Spread: 0.25% Credit Suisse RavenPack AI since 10/06/2017

# Guaranteed Values

Here's how the annuity might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum guaranteed fixed rate in all years.

Year	Age	BEGINNING		END OF YEAR				
		Premium	Account Value	Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value	Death Benefit	
1	67-68	\$50,000	\$50,000	0%	\$44,188	\$44,188	\$50,000	
2	68-69	\$0	\$50,000	0%	\$44,629	\$44,629	\$50,000	
3	69-70	\$0	\$50,000	0%	\$45,076	\$45,076	\$50,000	
4	70-71	\$0	\$50,000	0%	\$45,526	\$45,526	\$50,000	
5	71-72	\$0	\$50,000	0%	\$45,982	\$45,982	\$50,000	
6	72-73	\$0	\$50,000	0%	\$46,442	\$46,500	\$50,000	
7	73-74	\$0	\$50,000	0%	\$46,906	\$48,000	\$50,000	
8	74-75	\$0	\$50,000	0%	\$47,375	\$50,000	\$50,000	
9	75-76	\$0	\$50,000	0%	\$47,849	\$50,000	\$50,000	
10	76-77	\$0	\$50,000	0%	\$48,327	\$50,000	\$50,000	
11	77-78	\$0	\$50,000	0%	\$48,810	\$50,000	\$50,000	
12	78-79	\$0	\$50,000	0%	\$49,299	\$50,000	\$50,000	
13	79-80	\$0	\$50,000	0%	\$49,792	\$50,000	\$50,000	
14	80-81	\$0	\$50,000	0%	\$50,289	\$50,289	\$50,289	
15	81-82	\$0	\$50,000	0%	\$50,792	\$50,792	\$50,792	
16	82-83	\$0	\$50,000	0%	\$51,300	\$51,300	\$51,300	
17	83-84	\$0	\$50,000	0%	\$51,813	\$51,813	\$51,813	
18	84-85	\$0	\$50,000	0%	\$52,331	\$52,331	\$52,331	
19	85-86	\$0	\$50,000	0%	\$52,855	\$52,855	\$52,855	
20	86-87	\$0	\$50,000	0%	\$53,383	\$53,383	\$53,383	
21	87-88	\$0	\$50,000	0%	\$53,917	\$53,917	\$53,917	
22	88-89	\$0	\$50,000	0%	\$54,456	\$54,456	\$54,456	
23	89-90	\$0	\$50,000	0%	\$55,001	\$55,001	\$55,001	
24	90-91	\$0	\$50,000	0%	\$55,551	\$55,551	\$55,551	
25	91-92	\$0	\$50,000	0%	\$56,106	\$56,106	\$56,106	
26	92-93	\$0	\$50,000	0%	\$56,667	\$56,667	\$56,667	
27	93-94	\$0	\$50,000	0%	\$57,234	\$57,234	\$57,234	
28	94-95	\$0	\$50,000	0%	\$57,806	\$57,806	\$57,806	
29	95-96	\$0	\$50,000	0%	\$58,385	\$58,385	\$58,385	
30	96-97	\$0	\$50,000	0%	\$58,968	\$58,968	\$58,968	

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# Hypothetical Values (Current Rates)

Here's how the annuity might look over a 30-year period. The values show what would happen if the allocations earned interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. We repeat the index performance from this 10-year period afterwards.

Year	Age	BEGINNING		END OF YEAR				
		Premium	Account Value	Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value	Death Benefit	
1	67-68	\$50,000	\$54,356	8.71%	\$44,188	\$47,834	\$54,356	
2	68-69	\$0	\$58,331	7.31%	\$44,629	\$51,331	\$58,331	
3	69-70	\$0	\$64,628	10.8%	\$45,076	\$57,519	\$64,628	
4	70-71	\$0	\$70,701	9.38%	\$45,526	\$63,631	\$70,701	
5	71-72	\$0	\$70,701	0%	\$45,982	\$64,338	\$70,701	
6	72-73	\$0	\$72,397	2.41%	\$46,442	\$67,329	\$72,397	
7	73-74	\$0	\$79,534	9.93%	\$46,906	\$76,352	\$79,534	
8	74-75	\$0	\$79,534	0%	\$47,375	\$79,534	\$79,534	
9	75-76	\$0	\$88,378	11.11%	\$47,849	\$88,378	\$88,378	
10	76-77	\$0	\$94,830	7.29%	\$48,327	\$94,830	\$94,830	
11	77-78	\$0	\$103,086	8.71%	\$48,810	\$103,086	\$103,086	
12	78-79	\$0	\$110,607	7.31%	\$49,299	\$110,607	\$110,607	
13	79-80	\$0	\$122,564	10.8%	\$49,792	\$122,564	\$122,564	
14	80-81	\$0	\$134,043	9.38%	\$50,289	\$134,043	\$134,043	
15	81-82	\$0	\$134,043	0%	\$50,792	\$134,043	\$134,043	
16	82-83	\$0	\$137,265	2.41%	\$51,300	\$137,265	\$137,265	
17	83-84	\$0	\$150,876	9.93%	\$51,813	\$150,876	\$150,876	
18	84-85	\$0	\$150,876	0%	\$52,331	\$150,876	\$150,876	
19	85-86	\$0	\$167,675	11.11%	\$52,855	\$167,675	\$167,675	
20	86-87	\$0	\$179,928	7.29%	\$53,383	\$179,928	\$179,928	
21	87-88	\$0	\$195,583	8.71%	\$53,917	\$195,583	\$195,583	
22	88-89	\$0	\$209,819	7.31%	\$54,456	\$209,819	\$209,819	
23	89-90	\$0	\$232,532	10.8%	\$55,001	\$232,532	\$232,532	
24	90-91	\$0	\$254,240	9.38%	\$55,551	\$254,240	\$254,240	
25	91-92	\$0	\$254,240	0%	\$56,106	\$254,240	\$254,240	
26	92-93	\$0	\$260,362	2.41%	\$56,667	\$260,362	\$260,362	
27	93-94	\$0	\$286,330	9.93%	\$57,234	\$286,330	\$286,330	
28	94-95	\$0	\$286,330	0%	\$57,806	\$286,330	\$286,330	
29	95-96	\$0	\$318,251	11.11%	\$58,385	\$318,251	\$318,251	
30	96-97	\$0	\$341,534	7.29%	\$58,968	\$341,534	\$341,534	

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# Teton 7 (Most States) Details

**Inherited IRAs** will be allowed on **Teton** with the following conditions:

When the beneficiary is younger than the decedent, maximum issue age of 65

When the beneficiary is older than the decedent, the maximum age at death is 65

**Barclays Atlas 5 Boost/Spread** - Spread decreases your interest rate. Your interest credit will never be less than zero.

The boost increases your interest credit.

### Death Benefit

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

### 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.

### Cumulative Free Withdrawals

If not 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 the most recent policy anniversary).

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

Variation Applies For	Surrender Schedule
<b>Most States</b>	<b>12.00% 12.00% 11.00% 10.00% 9.00% 7.00% 4.00%</b>
FL Age 65+	10% 9% 8% 7% 6% 4% 2%
CT	9.3% 8.4% 7.5% 6.6% 5.7% 4.75% 3.8%

## Surrender Charge Schedule

Years measured from premium payment:	1 yr	2 yr	3 yr	4 yr	5 yr	6 yr	7 yr
Surrender charge:	12%	12%	11%	10%	9%	7%	4%

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# 1-Year Barclays Atlas 5 PTP Participation Rate

Allocation: 25% Inception date: 12/06/2019

Here's how the annuity might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current rates for the periods indicated. Annualized Credited Rate does not reflect any rider or contract charges.

## HIGH PERIOD

Annualized credited rate: 6.75%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2005	10.14%	\$13,768
12/31/2006	1.00%	\$13,905
12/31/2007	3.31%	\$14,365
12/31/2008	0.56%	\$14,445
12/31/2009	5.47%	\$15,235
12/31/2010	9.84%	\$16,734
12/31/2011	8.94%	\$18,230
12/31/2012	8.16%	\$19,718
12/31/2013	9.80%	\$21,650
12/31/2014	10.98%	\$24,028

## LOW PERIOD

Annualized credited rate: 5.73%

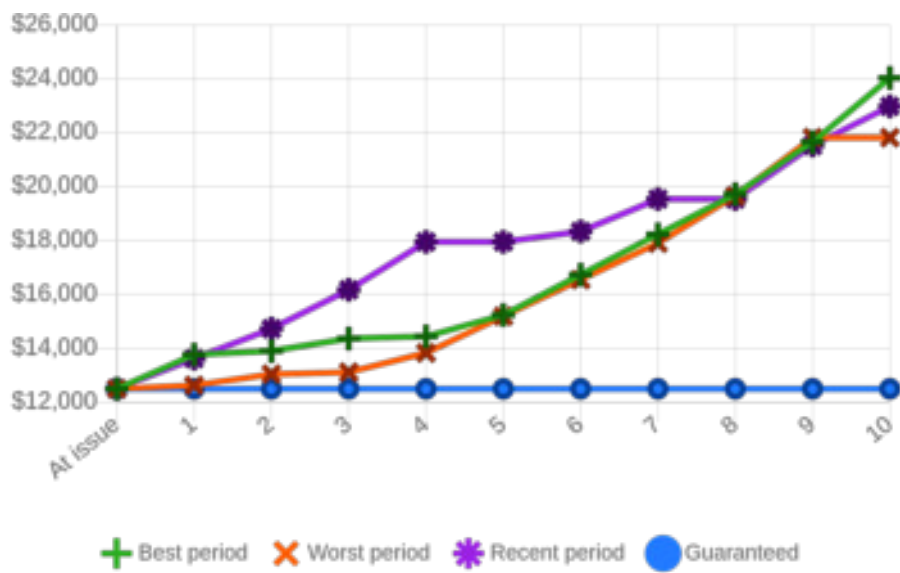
Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2006	1.00%	\$12,625
12/31/2007	3.31%	\$13,042
12/31/2008	0.56%	\$13,115
12/31/2009	5.47%	\$13,832
12/31/2010	9.84%	\$15,193
12/31/2011	8.94%	\$16,552
12/31/2012	8.16%	\$17,902
12/31/2013	9.80%	\$19,657
12/31/2014	10.98%	\$21,815
12/31/2015	0.00%	\$21,815

## MOST RECENT PERIOD

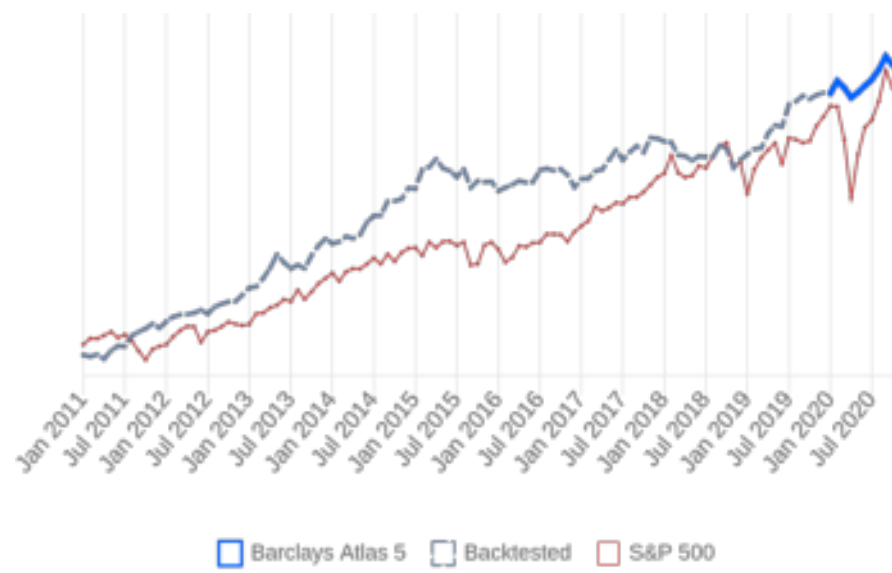
Annualized credited rate: 6.28%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2011	8.94%	\$13,618
12/31/2012	8.16%	\$14,729
12/31/2013	9.80%	\$16,172
12/31/2014	10.98%	\$17,948
12/31/2015	0.00%	\$17,948
12/31/2016	2.18%	\$18,339
12/31/2017	6.54%	\$19,539
12/31/2018	0.00%	\$19,539
12/31/2019	10.15%	\$21,521
12/31/2020	6.76%	\$22,976

Graphical Presentation of Historical Periods



Historical Index Performance



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# 1-Year Barclays Atlas 5 PTP Spread

Allocation: 25% Inception date: 12/06/2019

Here's how the annuity might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current rates for the periods indicated. Annualized Credited Rate does not reflect any rider or contract charges.

## HIGH PERIOD

Annualized credited rate: 7%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2005	10.77%	\$13,846
12/31/2006	0.61%	\$13,930
12/31/2007	3.18%	\$14,373
12/31/2008	0.12%	\$14,390
12/31/2009	5.58%	\$15,193
12/31/2010	10.43%	\$16,777
12/31/2011	9.43%	\$18,360
12/31/2012	8.57%	\$19,933
12/31/2013	10.39%	\$22,004
12/31/2014	11.70%	\$24,578

## LOW PERIOD

Annualized credited rate: 5.91%

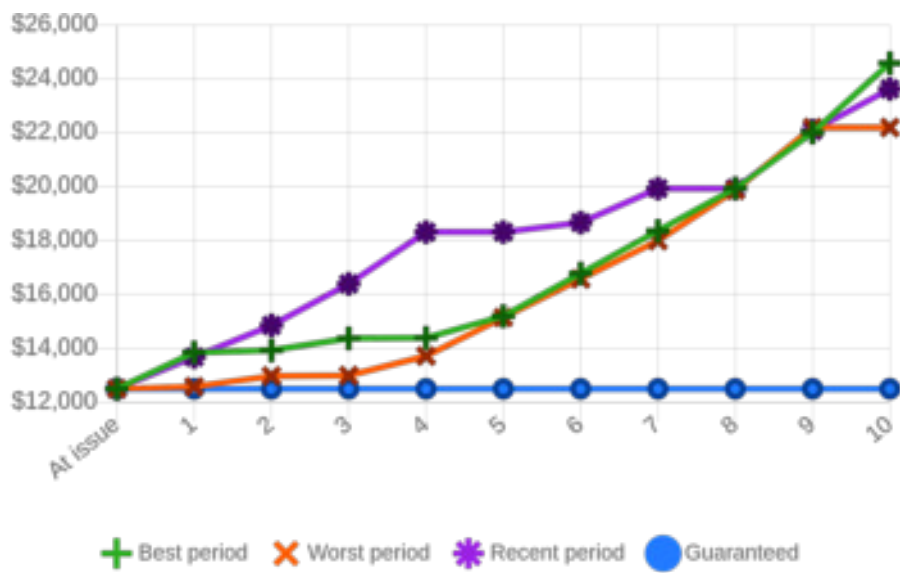
Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2006	0.61%	\$12,576
12/31/2007	3.18%	\$12,975
12/31/2008	0.12%	\$12,991
12/31/2009	5.58%	\$13,716
12/31/2010	10.43%	\$15,146
12/31/2011	9.43%	\$16,575
12/31/2012	8.57%	\$17,995
12/31/2013	10.39%	\$19,864
12/31/2014	11.70%	\$22,189
12/31/2015	0.00%	\$22,189

## MOST RECENT PERIOD

Annualized credited rate: 6.57%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2011	9.43%	\$13,679
12/31/2012	8.57%	\$14,851
12/31/2013	10.39%	\$16,394
12/31/2014	11.70%	\$18,312
12/31/2015	0.00%	\$18,312
12/31/2016	1.92%	\$18,664
12/31/2017	6.77%	\$19,927
12/31/2018	0.00%	\$19,927
12/31/2019	10.78%	\$22,074
12/31/2020	7.01%	\$23,622

Graphical Presentation of Historical Periods



Historical Index Performance



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# 1-Year Credit Suisse RavenPack PTP Participation Rate

Allocation: 25% Inception date: 10/06/2017

Here's how the annuity might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current rates for the periods indicated. Annualized Credited Rate does not reflect any rider or contract charges.

## HIGH PERIOD

Annualized credited rate: 7.1%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2010	11.59%	\$13,949
12/31/2011	8.15%	\$15,086
12/31/2012	6.21%	\$16,023
12/31/2013	11.34%	\$17,841
12/31/2014	7.35%	\$19,152
12/31/2015	0.00%	\$19,152
12/31/2016	2.82%	\$19,692
12/31/2017	12.99%	\$22,249
12/31/2018	0.00%	\$22,249
12/31/2019	11.59%	\$24,827

## LOW PERIOD

Annualized credited rate: 5.76%

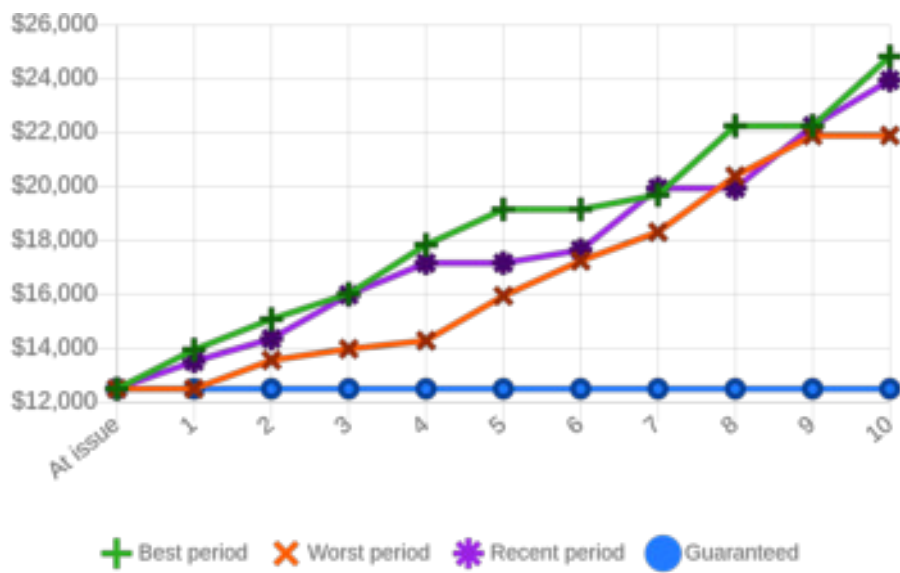
Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2006	0.00%	\$12,500
12/31/2007	8.50%	\$13,562
12/31/2008	3.08%	\$13,980
12/31/2009	2.20%	\$14,288
12/31/2010	11.59%	\$15,944
12/31/2011	8.15%	\$17,244
12/31/2012	6.21%	\$18,315
12/31/2013	11.34%	\$20,392
12/31/2014	7.35%	\$21,892
12/31/2015	0.00%	\$21,892

## MOST RECENT PERIOD

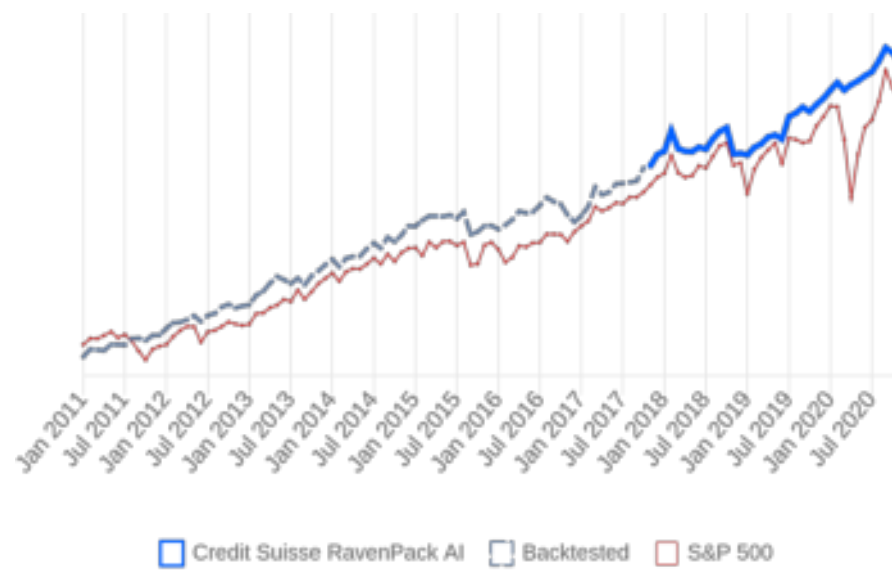
Annualized credited rate: 6.72%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2011	8.15%	\$13,519
12/31/2012	6.21%	\$14,359
12/31/2013	11.34%	\$15,987
12/31/2014	7.35%	\$17,162
12/31/2015	0.00%	\$17,162
12/31/2016	2.82%	\$17,646
12/31/2017	12.99%	\$19,938
12/31/2018	0.00%	\$19,938
12/31/2019	11.59%	\$22,248
12/31/2020	7.63%	\$23,944

Graphical Presentation of Historical Periods



Historical Index Performance



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# 1-Year Credit Suisse RavenPack PTP Spread

Allocation: 25% Inception date: 10/06/2017

Here's how the annuity might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current rates for the periods indicated. Annualized Credited Rate does not reflect any rider or contract charges.

## HIGH PERIOD

Annualized credited rate: 7.28%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2010	11.95%	\$13,994
12/31/2011	8.33%	\$15,160
12/31/2012	6.29%	\$16,113
12/31/2013	11.69%	\$17,997
12/31/2014	7.49%	\$19,344
12/31/2015	0.00%	\$19,344
12/31/2016	2.71%	\$19,870
12/31/2017	13.42%	\$22,537
12/31/2018	0.00%	\$22,537
12/31/2019	11.95%	\$25,229

## LOW PERIOD

Annualized credited rate: 5.87%

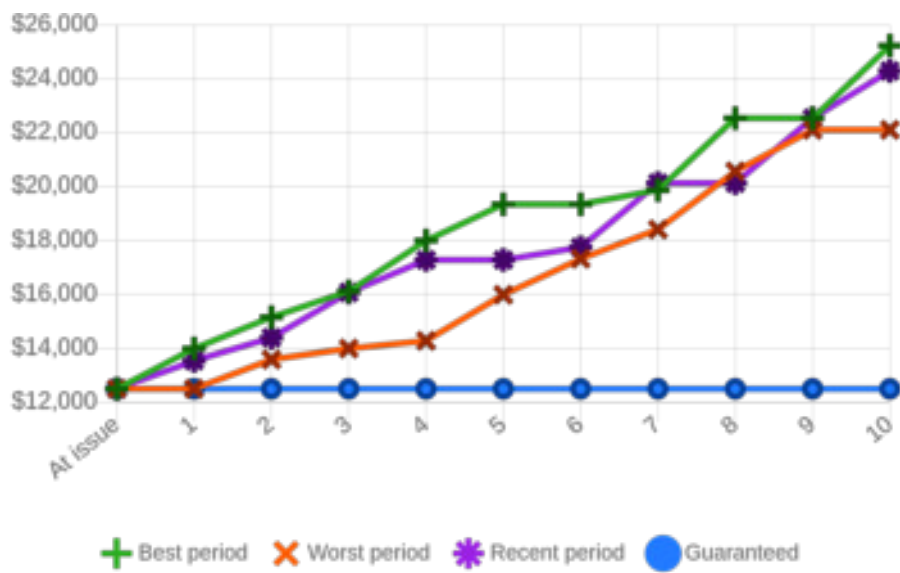
Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2006	0.00%	\$12,500
12/31/2007	8.70%	\$13,587
12/31/2008	2.99%	\$13,993
12/31/2009	2.07%	\$14,283
12/31/2010	11.95%	\$15,990
12/31/2011	8.33%	\$17,322
12/31/2012	6.29%	\$18,412
12/31/2013	11.69%	\$20,564
12/31/2014	7.49%	\$22,104
12/31/2015	0.00%	\$22,104

## MOST RECENT PERIOD

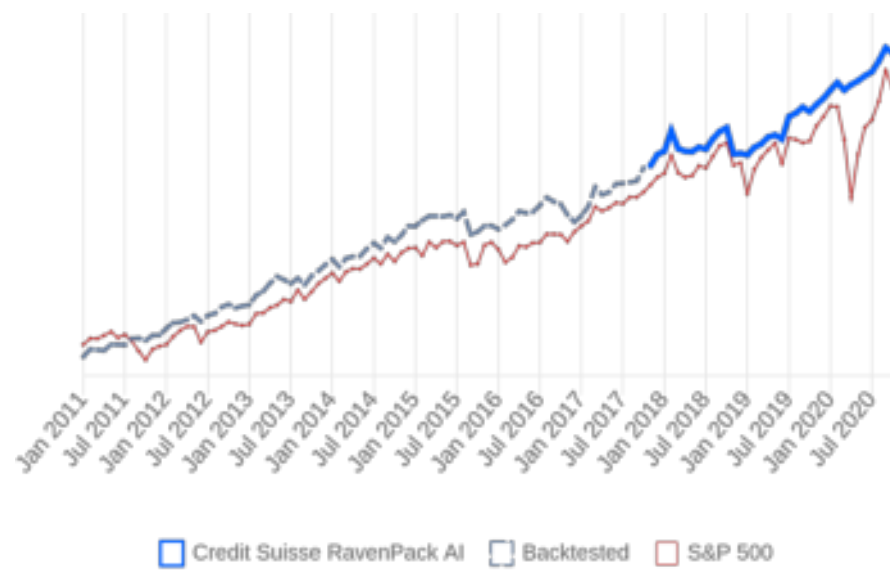
Annualized credited rate: 6.87%

Anniversary Date	End of Year Credited Interest Rate	End of Year Accumulation Value
12/31/2011	8.33%	\$13,541
12/31/2012	6.29%	\$14,393
12/31/2013	11.69%	\$16,075
12/31/2014	7.49%	\$17,279
12/31/2015	0.00%	\$17,279
12/31/2016	2.71%	\$17,748
12/31/2017	13.42%	\$20,130
12/31/2018	0.00%	\$20,130
12/31/2019	11.95%	\$22,535
12/31/2020	7.78%	\$24,288

Graphical Presentation of Historical Periods



Historical Index Performance



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This supplemental report is not valid unless accompanied by a complete product illustration and/or disclosure document from the respective insurer.

#### **Data and Assumptions**

This report is based upon information obtained from Annuities Genius, various insurers, and/or you, and reflects past performance, which should not be used to predict or project future results. It represents hypothetical historical performance only and is designed to illustrate how the FIA works in various market conditions. Refer to your personalized annuity illustration(s) which must accompany this report for complete and current information. This report does not constitute a recommendation of any particular annuity product.

The annuity above reflects the historical performance of the index selected. The Gtd Min Value assumes 0% interest in all years shown. This report assumes the index will report historical performance and that the annuity's current non-guaranteed elements, such as caps, spreads, participation rates or other interest crediting adjustments will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and the actual values will be higher or lower than those in this report but will not be less than the minimum guarantees. The values in this report are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for more detailed information.

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