



**Even during these tumultuous times, we've delivered strong credits & consistent value to our policyholders.**

Check out the *chart to the right*, showing interest credits for policies issued 8/14/2019.

Our Annuity products don't just *look good*... they provide **real value.**

*All of this, plus...*

**NO FEES.<sup>1</sup>**  
**These are actual net interest credits!<sup>2</sup>**

## THE SILAC TETON™ SERIES: TETON 14

Crediting Strategy	8/14/2020 Interest Credit
Fixed Rate	<b>3.75%</b>
S&P® AP2P Cap	<b>7.25%</b>
S&P® AP2P Par. Rate	<b>11.24%</b>
S&P® MP2P Cap	<b>1.39%</b>
S&P® MoAvg Cap	<b>8.32%</b>
S&P® MoAvg Par. Rate	<b>7.90%</b>
S&P® MoAvg Spread	<b>7.82%</b>
Barclays Atlas 5 AP2P Par Rate*	<b>8.30%</b>
Barclays Atlas 5 AP2P Boost*	<b>7.73%</b>

\* These are the interest credits clients would have earned if Atlas had been available on 8/14/19. Atlas was released on Teton policies beginning 1/8/2020, and its history goes back to 4/30/2004.

<sup>1</sup> There are no product or rider fees associated with Teton or Teton Bonus policies. Withdrawal charges & market value adjustment may apply to withdrawals made during the withdrawal charge period.  
<sup>2</sup> Stated interest credits are not to be construed as guarantees or estimates of amounts paid in the future.

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