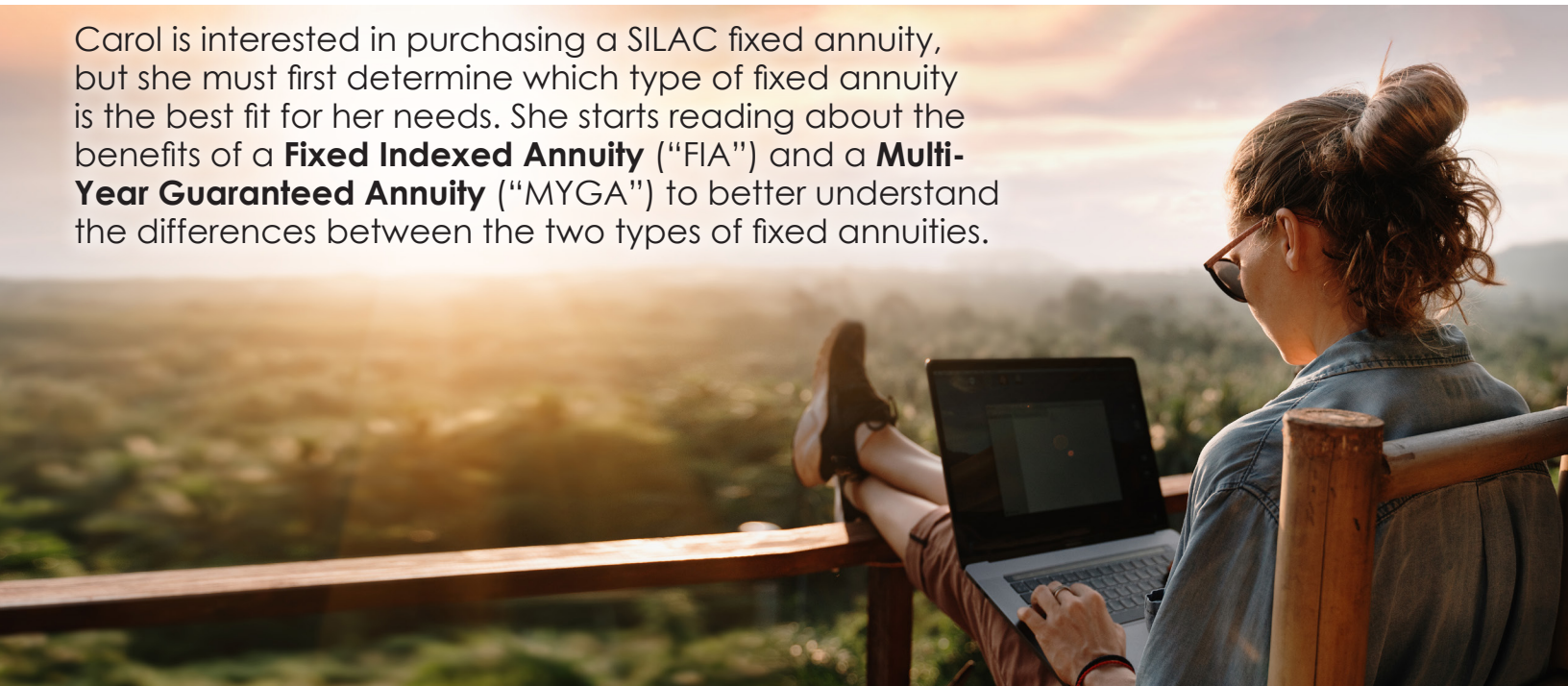


FIA vs. MYGA

Carol is interested in purchasing a SILAC fixed annuity, but she must first determine which type of fixed annuity is the best fit for her needs. She starts reading about the benefits of a **Fixed Indexed Annuity** ("FIA") and a **Multi-Year Guaranteed Annuity** ("MYGA") to better understand the differences between the two types of fixed annuities.



FIA

**Longer commitment
(7, 10 or 14 years)**

Can allocate funds to a fixed interest rate and/or a variety of index crediting strategies

Fixed interest rate guaranteed for 1 policy year

Participate in market gains without downside risk¹

Option to add additional premium (can be added after initial purchase for up to 12 months)

MYGA

**Shorter commitment
(2 or 5 years)**

Guaranteed fixed interest rate for 2 or 5 years

Can be tailored to fit your needs!

For example: Need less liquidity? Choose a higher rate version. Need more liquidity? Choose the lower rate version.

Growth potential
Tax-deferred growth
Access to funds
Protection of Principal
Wealth transfer

¹Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. Your Premium is never directly invested in the external index that is part of the crediting strategies you choose.

SILAC Annuities are a product of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge period. Restrictions apply. May only be offered by a licensed insurance agent. SILAC is licensed as SILAC Life Insurance Company in the state of California, license #6244-8.