



Annuity Agent Field Guide

For Agent Use Only. Product Availability May Vary by State.

SILAC Insurance Company
PO Box 30245, Salt Lake City, UT 84130-0245

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Denali Series

The Denali Annuity Series is a modified single premium fixed indexed annuity with a focus on both accumulation and lifetime income and includes two series: Denali and Denali Bonus. Both are designed to help provide your clients with elevated retirement benefits. This series is powered by the performance of 2 external market indices. Funds may be allocated to several indexed crediting strategies and a fixed interest strategy. The Denali Bonus series includes a premium bonus. Both series includes lifetime withdrawals, wellness withdrawals, free withdrawals, and liquidity benefits. For state variations, review the Product Highlight sheets. The Death Benefit is equal to the Account Value.

The Basics

Type of Contract	Owner Driven, Modified Single Premium Fixed Indexed Deferred Annuity
Issue Ages	Denali 7 & Denali Bonus 7: 0-90 Denali 10 & Denali Bonus 10: 0-85 Denali 14 & Denali Bonus 14: 0-80 (Florida: 0-64)
Minimum Single Premium	\$10,000
Minimum Additional Premium	\$2,000 (Additional premiums allowed in the first 12 months.)
Maximum Single Premium	\$1,000,000 (Larger amounts will be considered with home office approval.)
Minimum Guaranteed Value Rate	Q1 2020 – Fixed Rate: 1.00% Q1 2020 – Indexed Rate: 1.00%
Death Benefit	Account Value
Annuitization/Income Waiting Period	Denali 7 & Denali Bonus 7: 5 years Denali 10 & Denali Bonus 10: 5 years Denali 14 & Denali Bonus 14: 10 years (Account Value applied after Income Waiting Period)
Income Options	For all Denali and Denali Bonus products <ul style="list-style-type: none"> • Period Certain • Life Only • Life with 10 Year Period Certain • Joint and Survivor Income

Secure Savings Series

The Secure Savings Annuity Series is a multi-year guaranteed annuity and includes two versions; Secure Savings and the Secure Savings Elite. Both are designed to give your clients maximum flexibility in choosing the product that best meets their needs. The Secure Savings annuity includes all of the liquidity features at a great guaranteed crediting rate. The Death Benefit is equal to Account Value. The Secure Savings Elite annuity offers a higher guaranteed crediting rate with the ability to purchase only the optional liquidity riders your client needs, depending on the guarantee period selected. The Death Benefit is equal to Cash Surrender Value.

The Basics

Type of Contract	Owner Driven, Single Premium Deferred Annuity
Issue Ages	Secure Savings: 18-90 Secure Savings Elite: 18-85
Guarantee Period Options	2 or 5 years
Minimum Single Premium	\$10,000
Maximum Single Premium	\$500,000 (Larger amounts will be considered with home office approval.)
Ultimate Guaranteed Minimum Interest Rate	2020 GMIR: 1.00% 2019 GMIR: 1.65%
Death Benefit	Secure Savings Series: Account Value Secure Savings Elite Series: Cash Surrender Value Secure Savings Elite FLORIDA: Account Value
Annuitization/Income Waiting Period	Secure Savings 2 & Secure Savings Elite 2: 2 Years Secure Savings 5 & Secure Savings Elite 5: 5 Years
Income Options	Secure Savings Series: <ul style="list-style-type: none"> • Period Certain • Specified Amount • Life Only Secure Savings Elite Series: <ul style="list-style-type: none"> • Period Certain • Specified Amount

Teton & Teton Bonus Series

The Teton Series is a fixed indexed annuity specializing in accumulation and includes two series: Teton and Teton Bonus. Both are designed to help your clients achieve their goals for retirement savings. This series is powered by the performance of an external market index. Funds may be allocated to a number of indexed crediting strategies and a fixed interest strategy. The Teton Bonus series includes a premium bonus. Both series includes free withdrawals and liquidity benefits in the case your client needs access to their funds. For state variations, review the Product Highlight sheets. The Death Benefit is equal to the Account Value.

The Basics

Type of Contract	Owner Driven, Modified Single Premium Fixed Indexed Deferred Annuity
Issue Ages	Teton 7 & Teton Bonus 7: 0-90 Teton 10 & Teton Bonus 10: 0-85 Teton 14 & Teton Bonus 14: 0-80 (Florida: 0-64)
Minimum Single Premium	\$10,000
Minimum Additional Premium	\$2,000 (Additional premiums allowed in the first 12 months.)
Maximum Single Premium	\$1,000,000 (Larger amounts will be considered with home office approval.)
Minimum Guaranteed Value Rate	Q1 2020 – Fixed Rate: 1.00% Q1 2020 – Indexed Rate: 1.00%
Death Benefit	Account Value
Annuitization/Income Waiting Period	Teton 7 & Teton Bonus 7: 5 years Teton 10 & Teton Bonus 10: 5 years Teton 14 & Teton Bonus 14: 10 years (Account Value applied after Income Waiting Period)
Income Options	For all Teton and Teton Bonus products <ul style="list-style-type: none"> • Period Certain • Life Only • Life with 10 Year Period Certain • Joint and Survivor Income

Agent Requirements

Licensing

- Agent must hold a license for the state in which the application is submitted.
- Just-in-time appointments in all states except FL, OK, PA, UT and VA, where appointments are required prior to application. We are treating CA as a pre-appointment state.
- To add new states to your contract, email a copy of each new state license to Annuity Agency.

Training

- All agents are required to complete AML Training, CE Annuity Training and SILAC's Annuity Product Specific Training for the Secure Saving Series and/or the Teton Series prior to solicitation of an application.
- Agent must submit a copy of E&O Certificate. E&O requirement: \$1 Million per claim/\$1 Million per aggregate.
- Agent must submit 4-hour CE Annuity Training Certificate prior to submitting business.

Rate Changes

SILAC Insurance Company issues Fixed Indexed Annuity contracts every Wednesday. Secure Savings and Secure Savings Elite are issued on a daily basis (Monday through Friday). We approve applications, pay commissions, print and mail annuity contracts on a daily basis.

Cash with Application (CWA)

Applications signed prior to the effective date of the rate change and received in the home office within 14 calendar days from the signed application date will receive the better of the annuity rates in effect on:

- the date the application was signed **or**
- the date the annuity contract is issued

Applications received at the home office beyond 14 calendar days from the signed application date will receive the annuity rates in effect on the date the contract is issued.

1035 Exchange/Transfer

Applications must be signed prior to the effective date of the rate change and received in the home office within 14 calendar days from the signed application date. If **ALL** funds are received in the home office within 30 calendar days from the date the application was signed, the annuity rates will be the better of the rates in effect on:

- the date the application was signed **or**
- the date the annuity contract is issued

If **ALL** funds are not received in the home office within 30 calendar days, the annuity rates will be those rates in effect on the date the annuity contract is issued.

State Premium Taxes

To date, seven (7) states charge the annuity owner premium taxes.

State	Qualified	Non-Qualified
California	0.05%	2.35%
Maine	0.00%	2.00%
Nevada	0.00%	3.50%
South Dakota	0.00%	1.25% of first \$500,000
Texas	0.04%	0.04%
West Virginia	1.00%	1.00%
Wyoming	0.00%	1.00%

Note: Although Florida imposes a premium tax, the state grants exemption from the tax if the insurer can show that the savings from the exemption are passed on to Florida policy owners. SILAC will pass on the premium tax savings to Florida policy owners so no premium taxes will be withheld.

Procedures – Maine, South Dakota and Wyoming

SILAC will pay premium taxes in the states of Maine, South Dakota and Wyoming on a 'front-end' basis, as required by the Department of Insurance. The premium deposit will be reported at the time premiums are paid for the purchase of the deferred annuity and the premium tax amount will be deducted from the policy owner's account. The full initial premium deposit will be reflected in the contract delivered to the policy owner and the payment of the premium taxes will be reported to the policy owner when the first annual Contract Summary is delivered. It is important that the policy owner is aware of the premium tax liability at the point of sale. Please make sure your clients are aware of this situation and how SILAC will process the transaction.

Procedures – California, Nevada, Texas and West Virginia

Premium taxes will be charged on a 'back-end' basis only upon annuitization in the states of California, Nevada, Texas and West Virginia.

Ways to Submit the Application

Include all the application pages and any applicable forms such as the Suitability, Certificate of Disclosure and Transfer forms. Please do not destroy any materials until a suitability underwriting decision has been made.

Electronic Application	Via the Agent Portal
Fax	888-352-5126 Attn: Annuity New Business
Mail	SILAC Insurance Company Attn: Annuity New Business PO Box 30245 Salt Lake City, UT 84130-0245
Overnight Mail (For FedEx & UPS Only)	SILAC Insurance Company Attn: Annuity New Business 299 South Main Street, Suite 1100 Salt Lake City, UT 84111
Upload Feature	Via the Agent Portal

Forms

Required Forms

Form Name	Secure Savings Series	Teton Series
Individual Application*	ICC17 MYGA APP or MYGA APP OT	ICC19-TFIA-OT or TFIA APP
Supplemental Information	SIC-SS-DISC (not applicable in most states)	N/A
Supplemental Beneficiary	SIC-SS-SBEN	SIC-SS-SBEN
Certificate of Disclosure*	SIC-SS-DISC or SIC-SS-DISC-ELITE	SIC-TDISC or SIC-TB-DISC
Replacement Notice*	SIC-SS-REP	SIC-SS-REP
Suitability Acknowledgement	SIC-SS-SUIT	SIC-SS-SUIT

*State specific version may be required.

Additional Forms

Form Name	Secure Savings Series	Teton Series
Qualified/Non-Qualified Transfer	SIC-SS-RFF	SIC-SS-RFF
Non-Resident Verification	SIC-SS-NR	SIC-SS-NR
Certification of Trust	SIC-SS-CTR	SIC-SS-CTR
72(U) Tax Certification	SIC-SS-T72	SIC-SS-T72
Large Case Annuity	SIC-SS-LCA	SIC-SS-LCA
Roth IRA Conversion	SIC-SS-IRACON	SIC-SS-IRACON
Supplemental Beneficiary	SIC-SS-SBEN	SIC-SS-SBEN
Wire Transfer	SIC-SS-WT	SIC-SS-WT
Collateral Assignment	SIC-COLA	SIC-COLA
Restricted Beneficiary Form	SIC-RBF	SIC-RBF
Request to Change Beneficiary	SIC-RCB	SIC-RCB
Death of Owner Form	SIC-DCF	SIC-DCF
Systematic Withdrawal Request	SIC-SS-SW	SIC-SS-SW
Customer Identification	SIC-SS-PAN	SIC-SS-PAN

Types of Owners

Joint Ownership

- Must sign in all designated areas.
- Joint Owner's Beneficiary Box must be selected, as Joint Owner's are required to be the sole primary beneficiary.
- No additional forms required.

Power of Attorney (POA)

- POA-owned contracts must be submitted with appropriate Power of Attorney documentation.
- POA must not be the sole primary beneficiary. *(Exceptions made on case by case basis).*
- POA owned contracts must be signed by the POA acting/signing as both Annuitant and Owner *(Signature example: Jane Doe as POA for John Doe).*

Business Ownership

- Business-owned contracts must be accompanied with appropriately notarized Corporate Resolution or Articles of Incorporation.
- The Entity must be the sole beneficiary of the contract.
- Business-owned contracts will require a 72(U) Tax Certification Form (SIC-SS-T72).
- The party signing on behalf of the business must be named on the Corporate Resolution or Articles of Incorporation. They must sign in all Owner designated areas with appropriate title included.
- Business-owned contracts must have a human annuitant sign all designated areas.
- Suitability will be performed on the Business and the Suitability form must be completed with the Business information.

Trusts

- Trust-owned contracts must be accompanied with appropriately notarized Trust Documentation naming the terms of the Trust and the Trustees.
- The Trust must be the sole beneficiary of the contract.
- Trust-owned contracts must submit also submit the following forms:
 - Trust Verification Form (SIC-SS-CTR)
 - Trust 72(U) Certification Form (SIC-SST72).
- The party signing on behalf of the Trust must be named on the Trust Documents. They must sign in all Owner designated areas with "Trustee" listed after the signature.
- Trust-owned contracts must have a human annuitant who must sign as such in all Annuitant designated areas.
- Suitability will be performed on the Trust and the Suitability form must be completed with the Trust information.

Types of Funds

Accounts that may be registered with SILAC are Roth IRA, Traditional IRA, SEP IRA, Stretch IRA, Non-Qualified.

Qualified Funds Accepted

• Roth IRA	• Roth 401k
• SEP IRA	• Traditional 401k
• Traditional IRA	• 403(a)
• 403(b)	• Inherited IRA*
	• Transfers or Rollovers from Simple IRA**

*Inherited IRAs:

- We do not accept inherited IRAs for a deceased who passed in 2020 or later.
- Inherited IRAs with a date of death in 2019 or earlier:
 - Inherited IRAs will not be allowed on the Denali line.
 - Inherited IRAs will be allowed on Teton and Secure Savings Elite, subject to 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.
 - Secure Savings Elite requires the RMD liquidity rider to be included.
- SILAC will not accept non-qualified inherited annuities, but will accept inherited (beneficiary) IRAs as follows: 1) Owner on the application must be correctly titled as such: John Doe, deceased, FBO Jane Doe, beneficiary; 2) If the new SILAC IRA is Teton or Teton Bonus, additional premiums will not be accepted; 3) If a distribution method is elected under the original IRA, that distribution will be continued under the new SILAC IRA; 4) If a distribution method is not elected under the original IRA, an election must be made under the new SILAC IRA and must occur within the timeframes established under the laws and rules of the Internal Revenue Services (IRS); and 5) If a distribution method is not made within the timeframes established under the IRS laws and rules, the default distribution will be a single sum distributed within 5 years of the death of the IRA owner.

**Transfers or rollovers from Simple IRA's following a 2-year vesting period. SILAC will issue the policy as a traditional IRA annuity. SILAC does not issue SIMPLE IRAs.

Qualified Funds Not Accepted

• Simple IRA**	
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Non-Qualified Funds Accepted

• New Money	• Brokerage Accounts
• Cashier Check	• Certificate of Deposit (CD)
• Mutual Funds/Money Markets	• Life Insurance

Transfers

SILAC will accept transfers coming from accounts listed under the Types of Funds section.

Transfers must be like-to-like. The registration (Owner/Annuitant) must match exactly what is registered at the surrendering company.

New SILAC Account	Funds Accepted into New Account
Traditional IRA	IRA, 401k, 403(s), 403(b), Inherited IRA, Simple IRA
Roth IRA	Roth IRA, Roth 401k
Non-Qualified	New Money, Mutual Funds, Brokerage Accounts, CDs

A qualifying transfer must have its Required Minimum Distribution (RMD) taken out prior to the funds being transferred.

A Replacement Form must be submitted with any transfers replacing any or all of a Life or Annuity policy.

Suitability

The Suitability Acknowledgement Form is reviewed by a suitability reviewer or, if necessary, our Suitability Review Team (SRT). SILAC will review 100% of the submitted applications to ensure appropriate documentation exists to support the recommended sales. The SILAC review process is designed to ensure compliance with the Suitability Model Regulation and state regulations by determining if the agent has a reasonable basis for making the recommendation. Some situations may require us to gather additional information to complete our review of the file.

The Agent can help the suitability review process move more smoothly by explaining the recommendations in an individualized cover letter submitted with the application and fully cooperating with any requests for additional information. We reserve the right to contact your client directly to clarify or gather any additional suitability information, however, we will attempt to discuss our plan with you before any contact occurs.

SILAC is here to help. The Annuity Support Team is happy to discuss the suitability of a potential sale with you. While we cannot make a suitability determination over the phone, we can discuss the case and let you know of any questions or concerns we may have based on the information you share. Simply call the support team during normal business hours at 888-352-5178 or visit the agent web portal to view our published suitability guidelines.

Commissions

Commission Calculations

- Commissions are based on the Owner's age on the date the application was signed, and the annuity product/term selected.
- In cases of Joint Ownership, the older of the Owner and the Joint Owner will determine the commission amount.
- For Entity ownership, the commission is calculated using the Annuitant's age.

Splitting Agents

- The splitting agent's Name, Number and Split Percentage (Split %) must be indicated on the applicable Annuity Application or the Supplemental Information form.
- The Split % must equal 100%.
- All agents must be contracted with SILAC prior to submitting an application.

Chargebacks

- Secure Savings Series
 - Within the first 12 months: 100% commission chargeback in the event of death (other than accidental death), cancellation, full or partial surrender, or rescission.
 - Within months 13 – 24: 50% commission chargeback in the event of death (other than accidental death), cancellation, full or partial surrender, or rescission.
- Denali & Teton Series
 - Within the first 6 months: 100% commission chargeback in the event of death (other than accidental death), cancellation or withdrawal that incurs a withdrawal charge.
 - Within months 7-12: 50% commission chargeback in the event of death (other than accidental death), cancellation or withdrawal that incurs a withdrawal charge.
- If accidental death, no commission chargeback will occur. We will obtain a Death Certificate to determine the manner of death.

Delivery Receipts

- SILAC will pay commissions upon issuance of a policy.
- If a Delivery Receipt is not received within 31 days of issuing of the policy, there will be a chargeback of paid commissions.
- Delivery Receipt must be submitted on all applications in the following states:
 - LA ◦ NH
 - PA ◦ WV

Withdrawals

- **Secure Savings:** In the first policy year, the greater of Accumulated Interest or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn. All liquidity features are automatically included with the policy at no additional cost.
- **Secure Savings Elite:** All or a combination of the Accumulated Interest, RMD or 5% Penalty Free Withdrawal riders may be purchased. Refer to the current Annuity Interest Rate Sheet for the crediting rate reduction associated with each rider.
- **Teton & Teton Bonus:** In the first policy year, RMD may be withdrawn. In the second policy year and after, the greater of 5% of the Account Value or RMD may be withdrawn. Cumulative Free Withdrawals are available if no withdrawals are taken in a given year. The maximum cumulative free withdrawal amount is 30%. Other liquidity benefits include Home Health Care, Nursing Home and Terminal Illness. All liquidity features are automatically included with the policy at no additional cost.
 - **California Teton 7 and Teton Bonus 7:** In the first policy year, the greater of 7% of the Account Value or RMD may be withdrawn. Cumulative Free Withdrawals are NOT available. Home Health Care, Nursing Home and Terminal Illness riders are NOT available. All available liquidity features are automatically included with the policy at no additional cost.
 - **California Teton 10 and Teton Bonus 10:** In the first policy year, the greater of 5% of the Account Value or RMD may be withdrawn. Cumulative Free Withdrawals are available if no withdrawals are taken in a given year. Home Health Care, Nursing Home and Terminal Illness riders are NOT available. All available liquidity features are automatically included with the policy at no additional cost.
- **Denali & Denali Bonus:** In the first policy year, RMD may be withdrawn. In the second policy year and after, the greater of 5% of the Account Value or RMD may be withdrawn. There is a 1-year waiting period for the Lifetime Withdrawal benefit. If qualification criteria is met, there is a 2-year waiting period before Wellness Withdrawals may begin. Please review the product highlight sheet for more details on the Life Withdrawal and Wellness Withdrawal benefits. Other liquidity benefits include Home Health Care, Nursing Home and Terminal Illness. All liquidity features are automatically included with the policy at no additional cost.

Withdrawal Charges

- Please refer to the Product Highlight Sheet to view each annuity products Withdrawal Charge Schedules.
- For the Secure Savings and Secure Savings Elite, Withdrawal Charges and MVA reset for every Guarantee Period. For example, should a client upon renewal renew their 5-year contract into a new 5-year term, they will begin the surrender charge period over again.

Death Benefit

Ownership Arrangement	Who Dies	Result
Annuitant(s) and Owner(s) are the same	Annuitant/ Owner	Secure Savings: Full Account Value is paid to the beneficiary(s). Secure Savings Elite: Cash Surrender Value is paid to the beneficiary(s). Teton & Teton Bonus: Full Account Value is paid to the beneficiary(s).
Owner and Annuitant are different	Annuitant	The Owner may become the Annuitant or name a new Annuitant.
Owner and Annuitant are different	Owner	Secure Savings: Full Account Value is paid to the beneficiary(s). Secure Savings Elite: Cash Surrender Value is paid to the beneficiary(s). Teton & Teton Bonus: Full Account Value is paid to the beneficiary(s).
Annuitant and Owner are different, and the Owner is an Entity	Annuitant	The death of the Annuitant will be treated as the death of the Owner. Secure Savings: Full Account Value is paid to the beneficiary(s). Secure Savings Elite: Cash Surrender Value is paid to the beneficiary(s). Teton & Teton Bonus: Full Account Value is paid to the beneficiary(s).
Joint Owners on the policy	Either Owner	Surviving Owner is made the primary beneficiary and either the Full Account Value is paid for the Secure Savings, Teton and Teton Bonus or the Cash Surrender Value is paid for the Secure Savings Elite. If the deceased Owner's spouse is the sole beneficiary, the spouse may continue the contract in his or her own name.

Renewals – Secure Savings Series

All States EXCEPT Florida

When a Guarantee Period ends, the annuity will enter a renewal period. We will mail a notice to the client 10 days before the end of the current Guarantee Period outlining all available options, which include:

- Renewing for another Guarantee Period that is the same as the current;
- Electing a new guarantee period available at the time of renewal;
- Surrendering the contract without penalty;
- Taking a partial withdrawal without penalty; or
- Applying the Account Value to an Income Option.

If the client does not elect one of the available options by the end of the first 30 days of the renewal period ("30-Day Window"), the contract will automatically renew. If the current Guarantee Period is:

- 2-years: the first automatic renewal option will be 3-years. The second automatic renewal option will be for 2-years.
- 5-years: the automatic renewal option will be 5-years.

Beyond the 30-Day Window, surrender charges and MVA will continue until the renewal Guarantee Period has expired. This renewal process will continue until full surrender, annuitization or death.

FLORIDA Only

When a Guarantee Period ends, the annuity will enter a renewal period. We will mail a notice to the client 45 days before the end of the current Guarantee Period outlining all available options, which include:

- Renewing for another Guarantee Period that is the same as the current;
- Electing a new guarantee period available at the time of renewal;
- Surrendering the contract without penalty;
- Taking a partial withdrawal without penalty; or
- Applying the Account Value to an Income Option.

If the client does not elect one of the available options by the end of the first 30 days of the renewal period ("30-Day Window"), the contract will automatically renew. If the current Guarantee Period is:

- 2-years: the first automatic renewal option will be 3-years. The second automatic renewal option will be for 2-years.
- 5-years: the automatic renewal option will be 5-years.

Beyond the 30-Day Window, surrender charges and MVA will continue until the renewal Guarantee Period has expired. This renewal process will continue until the earlier of the 10th Policy anniversary, full surrender, annuitization or death.

*Please note that renewals do not apply to the Teton or Teton Bonus series.

Annuity Contact Information

		MYGA	FIA
New Business	Phone	888-352-5178	
	Fax	888-352-5126	
	Email	Annuity.New.Business@SILACins.com	
Contracting and Agent Commissions	Phone	888-352-5120	
	Fax	801-579-3781	
	Email	Annuity.AgencyServices@SILACins.com	
Policyowner Service	Phone	833-889-0910	888-352-5122
	Fax	336-759-3141	801-812-8789
	Email	Annuity.POS@SILACins.com	
Mailing Address		SILAC Insurance Company P.O. Box 30245 Salt Lake City, UT 84130-0245	
Overnight Address (For FedEx & UPS Only)		SILAC Insurance Company 299 South Main Street, Suite 1100 Salt Lake City, UT 84111	