

Denali™ Series Product Highlights



INSURANCE COMPANY
PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
888-352-5178 FAX: 888-352-5126

States: AL, AZ, AR, CO, DC, GA, IL, IN, KS, KY, LA, ME, MI, MS, NE, NH, NM, NC,
ND, OK, RI, SD, TN, VT, WV, WI, WY

	Denali™ 7	Denali™ 10	Denali™ 14																																																																																																						
Term	7 Years	10 Years	14 Years																																																																																																						
Issue Ages	0-90	0-85	0-80																																																																																																						
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																																																																								
Maximum Premium	\$1,000,000 (Larger amounts will be considered with Home Office approval)																																																																																																								
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																																																																								
Withdrawal Charge/ Bonus Recovery Schedule <i>Only applies to full or partial withdrawal to which a withdrawal charge applies.</i> <i>Bonus is equal to Account Value less Premiums and includes interest credits.</i>	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Bonus Recovery Percent</th> </tr> </thead> <tbody> <tr><td>1</td><td>12.00%</td><td>100%</td></tr> <tr><td>2</td><td>12.00%</td><td>95%</td></tr> <tr><td>3</td><td>11.00%</td><td>90%</td></tr> <tr><td>4</td><td>10.00%</td><td>85%</td></tr> <tr><td>5</td><td>9.00%</td><td>75%</td></tr> <tr><td>6</td><td>7.00%</td><td>50%</td></tr> <tr><td>7</td><td>4.00%</td><td>25%</td></tr> </tbody> </table>	Policy Year	Charge Percent	Bonus Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	90%	4	10.00%	85%	5	9.00%	75%	6	7.00%	50%	7	4.00%	25%	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Bonus Recovery Percent</th> </tr> </thead> <tbody> <tr><td>1</td><td>12.00%</td><td>100%</td></tr> <tr><td>2</td><td>12.00%</td><td>95%</td></tr> <tr><td>3</td><td>11.00%</td><td>95%</td></tr> <tr><td>4</td><td>10.00%</td><td>95%</td></tr> <tr><td>5</td><td>9.00%</td><td>95%</td></tr> <tr><td>6</td><td>8.00%</td><td>90%</td></tr> <tr><td>7</td><td>7.00%</td><td>85%</td></tr> <tr><td>8</td><td>6.00%</td><td>80%</td></tr> <tr><td>9</td><td>4.00%</td><td>75%</td></tr> <tr><td>10</td><td>2.00%</td><td>50%</td></tr> </tbody> </table>	Policy Year	Charge Percent	Bonus Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	95%	4	10.00%	95%	5	9.00%	95%	6	8.00%	90%	7	7.00%	85%	8	6.00%	80%	9	4.00%	75%	10	2.00%	50%	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Bonus Recovery Percent</th> </tr> </thead> <tbody> <tr><td>1</td><td>14.75%</td><td>100%</td></tr> <tr><td>2</td><td>13.75%</td><td>95%</td></tr> <tr><td>3</td><td>12.75%</td><td>95%</td></tr> <tr><td>4</td><td>11.75%</td><td>95%</td></tr> <tr><td>5</td><td>10.75%</td><td>95%</td></tr> <tr><td>6</td><td>10.00%</td><td>90%</td></tr> <tr><td>7</td><td>9.00%</td><td>80%</td></tr> <tr><td>8</td><td>8.00%</td><td>70%</td></tr> <tr><td>9</td><td>7.00%</td><td>60%</td></tr> <tr><td>10</td><td>6.00%</td><td>50%</td></tr> <tr><td>11</td><td>5.00%</td><td>40%</td></tr> <tr><td>12</td><td>4.00%</td><td>30%</td></tr> <tr><td>13</td><td>3.00%</td><td>20%</td></tr> <tr><td>14</td><td>2.00%</td><td>10%</td></tr> </tbody> </table>	Policy Year	Charge Percent	Bonus Recovery Percent	1	14.75%	100%	2	13.75%	95%	3	12.75%	95%	4	11.75%	95%	5	10.75%	95%	6	10.00%	90%	7	9.00%	80%	8	8.00%	70%	9	7.00%	60%	10	6.00%	50%	11	5.00%	40%	12	4.00%	30%	13	3.00%	20%	14	2.00%	10%
	Policy Year	Charge Percent	Bonus Recovery Percent																																																																																																						
	1	12.00%	100%																																																																																																						
	2	12.00%	95%																																																																																																						
	3	11.00%	90%																																																																																																						
	4	10.00%	85%																																																																																																						
	5	9.00%	75%																																																																																																						
	6	7.00%	50%																																																																																																						
	7	4.00%	25%																																																																																																						
	Policy Year	Charge Percent	Bonus Recovery Percent																																																																																																						
	1	12.00%	100%																																																																																																						
	2	12.00%	95%																																																																																																						
	3	11.00%	95%																																																																																																						
	4	10.00%	95%																																																																																																						
	5	9.00%	95%																																																																																																						
6	8.00%	90%																																																																																																							
7	7.00%	85%																																																																																																							
8	6.00%	80%																																																																																																							
9	4.00%	75%																																																																																																							
10	2.00%	50%																																																																																																							
Policy Year	Charge Percent	Bonus Recovery Percent																																																																																																							
1	14.75%	100%																																																																																																							
2	13.75%	95%																																																																																																							
3	12.75%	95%																																																																																																							
4	11.75%	95%																																																																																																							
5	10.75%	95%																																																																																																							
6	10.00%	90%																																																																																																							
7	9.00%	80%																																																																																																							
8	8.00%	70%																																																																																																							
9	7.00%	60%																																																																																																							
10	6.00%	50%																																																																																																							
11	5.00%	40%																																																																																																							
12	4.00%	30%																																																																																																							
13	3.00%	20%																																																																																																							
14	2.00%	10%																																																																																																							
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.																																																																																																								
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirement. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Home Health Care Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Market Value Adjustment (MVA)	An MVA applies to a full or any partial withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.																																																																																																								
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

*Not available in South Dakota.

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE

Denali™ Series

Product Highlights

Lifetime Withdrawal Benefit - Automatically included, no additional charge

Waiting Period	1 Year
Lifetime Withdrawal Basis	Account Value
Step-Up	Automatic
Spousal Continuation	Included

Lifetime Withdrawal Percentages

Attained Age	Single	Attained Age	Single	Attained Age	Single	Attained Age	Single
50	3.50%	60	4.50%	70	5.50%	80	6.50%
51	3.60%	61	4.60%	71	5.60%	81	6.60%
52	3.70%	62	4.70%	72	5.70%	82	6.70%
53	3.80%	63	4.80%	73	5.80%	83	6.80%
54	3.90%	64	4.90%	74	5.90%	84	6.90%
55	4.00%	65	5.00%	75	6.00%	85	7.00%
56	4.10%	66	5.10%	76	6.10%	86	7.10%
57	4.20%	67	5.20%	77	6.20%	87	7.20%
58	4.30%	68	5.30%	78	6.30%	88	7.30%
59	4.40%	69	5.40%	79	6.40%	89	7.40%
						90+	7.50%

For Joint Lifetime Withdrawal Percentages, subtract 1.00% from the Single Lifetime Withdrawal Percentage in the table above. Joint Lifetime Withdrawals are based on the attained age of the younger life.

Wellness Withdrawals - Automatically included to provide higher withdrawals during a time of need

Waiting Period	2 Years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued and is expected to be permanent.
Maximum Wellness Period	5 policy years.
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5

FOR AGENT USE ONLY
PRODUCT AVAILABILITY MAY VARY BY STATE