



SILAC

INSURANCE COMPANY

SILAC INSURANCE COMPANY®

CARING FOR OUR CUSTOMERS SINCE 1935.





All SILAC® employee quotes from  
SILAC® 2022 Mission, Vision and Values Survey.



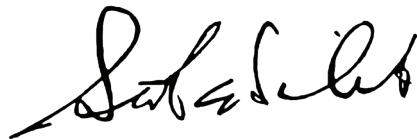
# OUR SILAC<sup>®</sup> FAMILY

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At SILAC<sup>®</sup>, we are proud to partner with you every step of the way to help you reach your retirement goals. Since 1935, we've been on a mission to help people. Those humble beginnings - and our initial mission of caring for others - have remained at the forefront ever since. **For nearly 90 years**, SILAC<sup>®</sup> has fulfilled this mission by providing best-in-class products and service.

Our company has a national reputation for caring – but it's our SILAC<sup>®</sup> family that truly sets us apart. When you open a policy at SILAC<sup>®</sup>, you become part of our family; and our entire team is ready to help you achieve your retirement goals.

We invite you to join us,



**Steve Hilbert**  
Chairman & CEO  
SILAC Insurance Company<sup>®</sup>



**Dan Acker**  
President & Chief Marketing Officer  
SILAC Insurance Company<sup>®</sup>



# OUR COMMITMENT

At SILAC®, we constantly ask ourselves how we can make things simpler and better. We don't believe in complacency; and we continually learn how to pivot & refine. Our core values help hold us accountable for the promises we make, as well as instill our focus & commitment to our policyholders, agents, and employees.



Help you build a better and more protected nest egg



A focus on **education** & sharing our expertise with the retirement community



Continuous **innovation** to ensure our products meet your changing needs



A constant strive for **excellence** through our products, customer service and culture

**EXPERIENCE** FROM THE PAST.  
**EXCELLENCE** IN THE PRESENT.  
**INNOVATION** FOR THE FUTURE.



**“I LOVE THE WAY OUR COMPANY **CONTINUES TO ADAPT AND EVOLVE** IN PERFECT TIMING WITH THE MARKETPLACE. IDEAS & PLANS ARE DEVELOPED, IMPLEMENTED, AND THEN SUCCESSFULLY BROUGHT TO FRUITION.**

**I AM PROUD OF THE INTELLIGENCE, INNOVATION, AND DEDICATION DEMONSTRATED BY OUR STAFF ACROSS ALL DEPARTMENTS.”**

**“THE PASSION THAT WE ALL SHARE FOR WHAT WE DO AND WHAT WE'RE WORKING TOWARDS **IS A RARITY TO FIND** IN ORGANIZATIONS. HANDS DOWN, WE HAVE THE BEST EMPLOYEES.**

**THE DEVOTION AND COMMITMENT TO GROWTH THAT EACH EMPLOYEE HAS IS INCREDIBLE TO BE A PART OF.”**





# HISTORY

1935

PROUDLY FOUNDED  
IN SALT LAKE CITY,  
UTAH WITH A  
BORROWED \$20  
(AS EQUITABLE LIFE  
& CASUALTY)

REMAIN UTAH'S  
OLDEST ACTIVE  
LIFE INSURANCE  
COMPANY

1988

PIONEERED  
INNOVATIVE  
INSURANCE PRODUCTS  
FOR THE SENIOR  
MARKET

2017

ACQUIRED BY SILAC, INC.

SHIFTED FOCUS TO  
BEGIN OFFERING  
**ANNUITIES**

RECEIVED A REGIONAL  
TOP WORKPLACE  
DESIGNATION

2018

RELEASED OUR FIRST  
ANNUITY, THE SECURE  
SAVINGS MYGA  
SERIES - FOCUSED  
ON GUARANTEED  
ACCUMULATION

2019

RELEASED OUR FIRST FIXED INDEX  
ANNUITY, THE TETON SERIES -  
FOCUSED ON ACCUMULATION

RECEIVED WINK'S **TRAILBLAZER**  
**AWARD** FOR TOTAL MULTI-YEAR  
GUARANTEED ANNUITY SALES

SURPASSED **\$1 BILLION** OF  
WRITTEN ANNUITY PREMIUM  
WITHIN ONE CALENDAR YEAR





**“I LOVE THAT WE ARE ALWAYS STRIVING TO IMPROVE AND DEVELOP - WHETHER IT BE PRODUCTS, THE COMPANY, OR THE EMPLOYEE EXPERIENCE.”**

**2020**

OFFICIALLY CHANGED OUR NAME TO  
**SILAC INSURANCE COMPANY**

**NAMED 3RD FASTEST GROWING LIFE  
INSURANCE COMPANY BY S&P GLOBAL  
MARKET INTELLIGENCE**

RELEASED THE **DENALI FIA SERIES**  
- FOCUSED ON ACCUMULATION &  
LIFETIME INCOME

LAUNCHED OUR PROPRIETARY  
GLOBAL INDEX ON ALL SILAC FIAs,  
**BARCLAYS ATLAS 5**

*RECEIVED A REGIONAL  
TOP WORKPLACE DESIGNATION*

**2021**

RELEASED OUR PROPRIETARY  
TOP US SECTOR INDEX ON  
ALL SILAC FIAs -  
**CS RAVENPACK AI INDEX**

*RECEIVED A REGIONAL TOP  
WORKPLACE DESIGNATION*

**SURPASSED \$4 BILLION OF  
WRITTEN ANNUITY PREMIUM  
WITHIN ONE CALENDAR YEAR**

**2022**

RELEASED THE **VEGA FIA SERIES** - FOCUSED ON  
INCOME & WEALTH TRANSFER BENEFITS

*RECEIVED A **NATIONAL TOP WORKPLACE  
DESIGNATION***

LAUNCHED OUR PROPRIETARY **NASDAQ  
GENERATION 5 INDEX** - GIVING ACCESS TO BOTH  
NASDAQ 100 & NASDAQ NEXT GEN 100

*AWARDED **TOP WORKPLACE FOR  
GREAT LEADERSHIP***

*NAMED AS A **TOP WORKPLACE - FINANCIAL  
SERVICES INDUSTRY***

**OUR CS RAVENPACK AI INDEX IS NAMED INDEX OF  
THE YEAR** BY STRUCTURED RETAIL PRODUCTS

*RECEIVED A REGIONAL  
TOP WORKPLACE DESIGNATION*



# AWARDS & RECOGNITION

At SILAC®, every accolade is a testament to our employees and culture. We are incredibly fortunate to have the best people on our team, whose efforts contribute to the significant impact we make as an organization.



### Consistently Ranked A Top Ten FIA carrier

among independent agents, according to Wink's Sales & Market Report (Announced quarterly)



### Index of the Year

Structured Retail Products named our CS RavenPack AI Index as Index of the Year (2022)



### Awarded Top Workplace for Great Leadership

by Top Workplaces, LLC. Celebrating organizational leaders who inspire confidence and listen to what matters most to their employees (2022)



### Won WINK's Trailblazer Award

for total Multi-Year Guaranteed Annuity sales (2019)



### Named 3rd Fastest Growing Life Insurance Company

by S&P Global Market Intelligence (2020)



### Awarded Top Workplaces

honor for a FIFTH time by The Salt Lake Tribune (2022)



The Salt Lake Tribune  
WWW.SLTRIB.COM



The Salt Lake Tribune  
WWW.SLTRIB.COM



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WWW.SLTRIB.COM



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The Salt Lake Tribune  
WWW.SLTRIB.COM



**“SILAC IS A COMPANY THAT HAS BEEN ABLE TO ADAPT AND CARE FOR ITS CUSTOMERS, BUSINESS PARTNERS & EMPLOYEES THROUGH FORWARD-THINKING, INNOVATIVE LEADERSHIP & EMPLOYEE DEDICATION.”**



# PEACE OF MIND

SILAC is here to help grow and protect your hard-earned savings in order to achieve your retirement goals. Through our Fixed Indexed Annuities ("FIAs"), we offer flexible solutions, no matter your retirement needs.



## GUARANTEES

- Provides certainty when you need it most
- Guaranteed interest rates
  - Short-term options



## ACCUMULATION

- Principal-protected accumulation
- Interest crediting tied to market performance *without the risk of market losses*

THE **SILAC TETON™ SERIES**  
SILAC TETON™ **BONUS SERIES**

**DENALI**  
**DENALI**  
**BONUS**



## RETIREMENT BENEFITS

- Provides income *and* wealth transfer benefits
- Principal-protection
- Accumulation tied to market performance *without the risk of losses*

**VEGA**  
A SILAC FIXED INDEX ANNUITY SERIES

**VEGA**  
BONUS

**SILAC FIA PRODUCTS ARE  
POWERED BY**



**OUR  
ACCUMULATION ENGINES**

**S&P 500®**

Access to US Equities

**EXCLUSIVE TO SILAC:**

**BARCLAYS**

**ATLAS**

Global Equities & Global Bonds

**ESRAVENPACK AI**

Top US Sectors & US Bonds

**NASDAQ**  
**GENERATIONSS**

Access to both Nasdaq-100® and  
Nasdaq Next Generation 100®

# KEY FACTS & FIGURES

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**\$11.3 BILLION**

Total In-Force  
Account Value

Current Financial  
Strength Rating

**B+ GOOD**

As reaffirmed by A.M. Best  
Jan. 2023

**300+**

**CURRENT SILAC EMPLOYEES**

*...and growing!*

Proudly serving over

**93,000**  
**CURRENT POLICYHOLDERS**

**\$359+**  
**MILLION**

In Total Interest Credited

Caring for our customers

**SINCE 1935**

\*AS OF 12/31/2022



**OUR MISSION IS CLEAR: TO REMAIN AN INDUSTRY LEADER BY PROVIDING CLEAN, SIMPLE & COMPETITIVE PRODUCTS, DELIVERING BEST-IN-CLASS SERVICE, AND PROPELLING THE SUCCESS OF OUR AGENTS, CLIENTS, BUSINESS PARTNERS, AND EMPLOYEES.**



# INNOVATION

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*We want to take our entire industry to the next level.*

And by that, we mean *all* aspects of the industry - products, service, technology... **everything**. We are continually pushing to do better.

Nothing is taken for granted. We are a company of innovators, turning the ordinary into extraordinary; and we stand by our commitment of caring for you.

**“SILAC IS AN INSTITUTION WHERE STABILITY, TEAMWORK,  
AND RESPONSIBILITY LAY THE GROUNDWORK FOR  
CREATIVE, INTUITIVE, STABLE FINANCIAL PRODUCTS.”**

## OUR PRODUCT DEVELOPMENT PHILOSOPHY:



### **COMPETITIVENESS**

Our products are designed to fill a specific need.



### **TRANSPARENCY**

Every product or product feature is transparent, not overly complicated & adds value.



### **CONSISTENCY**

Maintain consistent rates and renewals by spending the same amount on option budgets.



### **FINANCIAL RESPONSIBILITY**

We strive to create products that offer true value without any fluff.

*We like to do things a little differently here.*





# POWER OF PARTNERSHIPS

While we may be experts at some things, we also recognize the powerful value in **collaboration**. Each partner brings their own expertise, complementary to the others'. Our openness to collaborate translates directly to our product development, allowing us to bring forth very focused and elevated products that hadn't before existed in the market.



## SOME OF OUR PROUD PARTNERS:



Morgan Stanley

S&P 500®



# #SILACcares



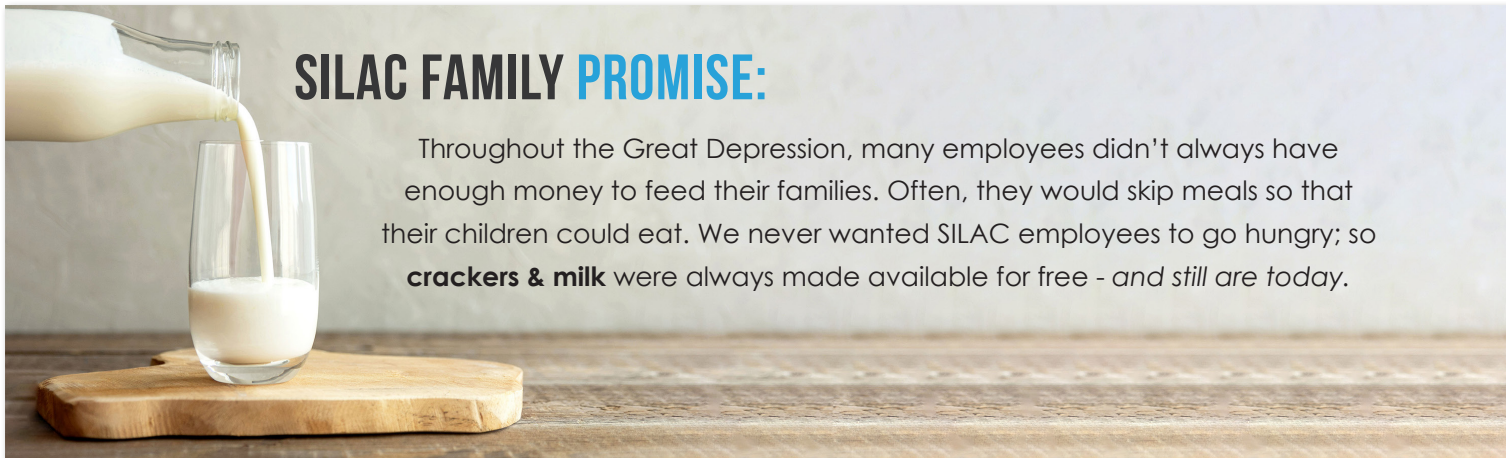
At SILAC, we are a bunch of passionate, caring people... people capable of making a significant impact on our own communities, as well as the lives of our policyholders. The rewards from giving back are seemingly immeasurable. Our commitment to caring extends in our corporate responsibility; initiatives that create value for our employees, agents, and policyholders by contributing to great causes.

We are proud to partner with like-minded organizations that make a positive impact in the communities they serve; and SILAC is committed to making a positive impact in the communities where we live and do business.





## SOME OF THE CHARITABLE ORGANIZATIONS WE SUPPORT:



## SILAC FAMILY PROMISE:

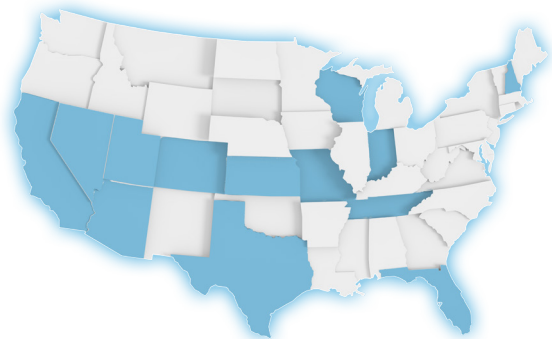
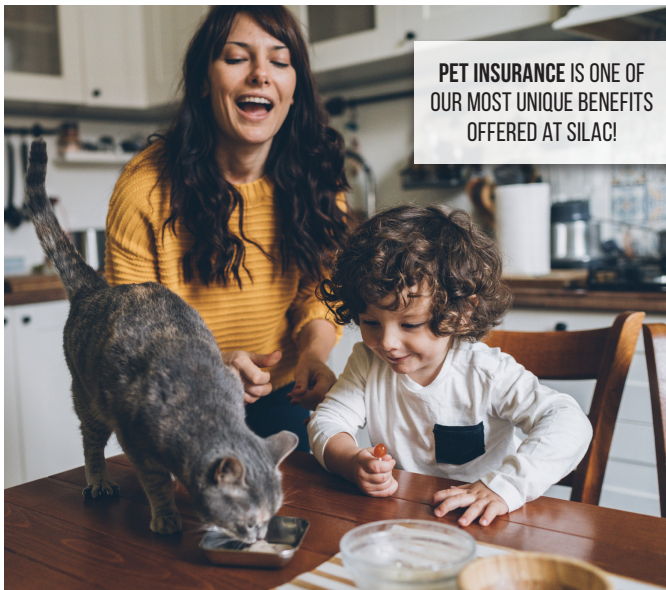
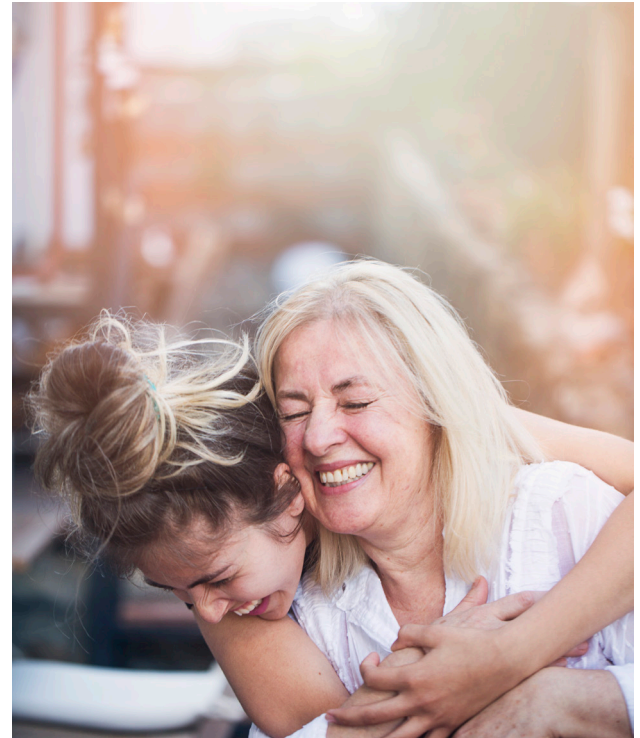
Throughout the Great Depression, many employees didn't always have enough money to feed their families. Often, they would skip meals so that their children could eat. We never wanted SILAC employees to go hungry; so **crackers & milk** were always made available for free - *and still are today.*

# OUR CULTURE

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At SILAC, we have families, mentors, best friends, and above all, *good, quality people who care about succeeding together as a company*. Each employee brings with them a unique perspective, adding to the growth and development of our company.

Teamwork, creativity, collaboration, gratitude, and integrity are among the values that are championed here. Every accolade is a testament to our employees and culture; and we are incredibly fortunate to have the best people on our team.



Since 2018, we have greatly expanded our workforce to include additional people, skillsets, and positions - all in an effort to better serve our policyholders. Up until 2017, we were only located in Utah; but we now have employees across the nation!





Awarded Top Workplace for  
Compensation & Employee Benefits  
(Top Workplaces, LLC, 2022)



Awarded Top Workplace for  
Employee Well-Being  
(Top Workplaces, LLC, 2022)

63%  
of SILAC Senior Leadership  
**IS FEMALE**



Awarded Top Workplace for  
Professional Development  
(Top Workplaces, LLC, 2022)



“SOMETHING THAT CAN’T BE RANKED OR SHOWN  
ON A PRODUCT COMPARISON CHART IS BOTH  
THE CULTURE OF OUR INCREDIBLE WORKING  
ENVIRONMENT AND THE SERVICE YOU RECEIVE  
WITH SILAC.

OUR LEADERSHIP DEVELOPED A CREATIVE AND  
CARING CULTURE FOR ALL EMPLOYEES AT SILAC.  
WHEN YOU HEAR ANYONE OF US TALK ABOUT OUR  
AMAZING COMPANY & THE PRODUCTS WE OFFER,  
YOU CAN FEEL OUR EXCITEMENT.”

INTERESTED IN WORKING WITH US  
AT SILAC? SCAN THIS QR CODE TO  
VIEW OUR OPEN POSITIONS →





# SILAC

INSURANCE COMPANY



SILAC® Annuities are products of the insurance industry and are not guaranteed by any bank and is not insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, interest recovery and market value adjustments may apply to withdrawals made during the withdrawal 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. Policy form numbers and product availability vary by state. In Idaho, policy form is ELCFIA-ID.

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