

# *Health Benefits*

*Offered on Our  
Fixed Indexed Annuities*







***Did you know that...***

***every 66 seconds,  
someone develops Alzheimer's?***

About three quarters of all single people and half of all couples in the U.S. *exhaust their entire life's savings within one year of starting a nursing home stay.\**

At SILAC Insurance Company, our fixed indexed annuities have a variety of different wellness benefits designed to ***help our clients when they need it the most.***

Let's take a look at some of these features and how they can help our clients. On the following page is a brief overview:

\*Source: <https://www.alzheimers.net/resources/alzheimers-statistics>

## HOME HEALTH CARE BENEFIT

AVAILABLE ON:  
**TETON**  
**DENALI**

**BENEFIT:**

100% of the account value paid over five years.

**WHEN IS IT AVAILABLE:**

After the 1st policy year and once qualifications are met.

**HOW TO QUALIFY\*:**

When a client is no longer able to perform 2/6 Activities of Daily living (bathing, eating, dressing, continence, toileting and transferring) without the physical assistance of another person. Home Health Care Services must begin after the Issue Date. Written proof from a licensed health care practitioner is required, and impairment is expected to last more than 90 days.

## WELLNESS WITHDRAWALS

AVAILABLE ON:  
**DENALI**

**BENEFIT:**

Lifetime withdrawal is increased for five years. For single lifetime withdrawals, it is equal to the current lifetime withdrawal x 2. For joint lifetime withdrawals, it is equal to the current lifetime withdrawal x 1.5.

**WHEN IS IT AVAILABLE:**

After the 2nd policy year and once qualifications are met.

**HOW TO QUALIFY\*:**

Available when a qualified person is no longer able to perform 2/6 Activities of Daily living without the physical assistance of another person. This impairment must begin after the policy has been issued.

**BENEFIT:**

100% of the account value paid as a lump sum.

**WHEN IS IT AVAILABLE:**

After the 1st policy year and once qualifications are met.

**HOW TO QUALIFY\*:**

Available when a client is confined to a certified, licensed nursing home for at least 90 consecutive calendar days. Confinement must begin after the Issue Date. Written proof is required, and the withdrawal must be made while you are confined in the nursing home.

**BENEFIT:**

100% of the account value paid as a lump sum.

**WHEN IS IT AVAILABLE:**

After the 1st policy year and once qualifications are met.

**HOW TO QUALIFY\*:**

Available when a client is diagnosed by a licensed healthcare practitioner with a terminal illness that results in the client's life expectancy to be 12 months or less. Initial diagnosis of terminal illness must be made after the Issue Date and written proof is required, certification by Physician who provided care.

## NURSING HOME BENEFIT

AVAILABLE ON:  
**TETON**  
**DENALI**

## TERMINAL ILLNESS BENEFIT

AVAILABLE ON:  
**TETON**  
**DENALI**

*\*Written proof from a licensed health care practitioner is required.*





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Contact SILAC for state availability and issues ages. Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge period. Review the Certificate of Disclosure document for product details and benefits. This is a product of the insurance industry and not bank, nor insured by FDIC or NCUA/ NCUSIF. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed insurance agent. Policy form numbers vary by state.

**SIC-HB**