

Teton® Bonus 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, GA, HI, IA, IL, KS, KY, LA, ME, MI, NE, NH, NM, NC, ND, RI, SD, OK, TN, VT, WV, WI, WY

	Teton® Bonus 5	Teton® Bonus 7	Teton® Bonus 10	Teton® Bonus 14																																																																																																																												
Term	5 Years	7 Years	10 Years	14 Years																																																																																																																												
Issue Ages	0-90	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.																																																																																																																															
Premium Bonus	Issue Age 0-80: 7.00%	Issue Age 0-80: 9.00%	11.00%	13.00%																																																																																																																												
	Issue Age 81-90: 4.50%	Issue Age 81-90: 6.50%																																																																																																																														
Total Premium Bonus (with Elevation Plus)	Issue Age 0-80: 9.00%	Issue Age 0-80: 12.00%	16.00%	18.00%																																																																																																																												
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Withdrawal Charge/ Bonus Recovery Schedule	<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>90%</td></tr> <tr><td>3</td><td>11.00%</td><td>80%</td></tr> <tr><td>4</td><td>10.00%</td><td>70%</td></tr> <tr><td>5</td><td>9.00%</td><td>60%</td></tr> </tbody> </table>		Policy Year	Charge Percent	Bonus Recovery Percent	1	12.00%	100%	2	12.00%	90%	3	11.00%	80%	4	10.00%	70%	5	9.00%	60%	<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>90%</td></tr> <tr><td>3</td><td>11.00%</td><td>80%</td></tr> <tr><td>4</td><td>10.00%</td><td>70%</td></tr> <tr><td>5</td><td>9.00%</td><td>60%</td></tr> <tr><td>6</td><td>7.00%</td><td>50%</td></tr> <tr><td>7</td><td>4.00%</td><td>40%</td></tr> </tbody> </table>		Policy Year	Charge Percent	Bonus Recovery Percent	1	12.00%	100%	2	12.00%	90%	3	11.00%	80%	4	10.00%	70%	5	9.00%	60%	6	7.00%	50%	7	4.00%	40%	<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>100%</td></tr> <tr><td>3</td><td>11.00%</td><td>100%</td></tr> <tr><td>4</td><td>10.00%</td><td>100%</td></tr> <tr><td>5</td><td>9.00%</td><td>100%</td></tr> <tr><td>6</td><td>8.00%</td><td>100%</td></tr> <tr><td>7</td><td>7.00%</td><td>80%</td></tr> <tr><td>8</td><td>6.00%</td><td>60%</td></tr> <tr><td>9</td><td>4.00%</td><td>40%</td></tr> <tr><td>10</td><td>2.00%</td><td>20%</td></tr> </tbody> </table>		Policy Year	Charge Percent	Bonus Recovery Percent	1	12.00%	100%	2	12.00%	100%	3	11.00%	100%	4	10.00%	100%	5	9.00%	100%	6	8.00%	100%	7	7.00%	80%	8	6.00%	60%	9	4.00%	40%	10	2.00%	20%	<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>100%</td></tr> <tr><td>3</td><td>12.75%</td><td>100%</td></tr> <tr><td>4</td><td>11.75%</td><td>100%</td></tr> <tr><td>5</td><td>10.75%</td><td>100%</td></tr> <tr><td>6</td><td>10.00%</td><td>100%</td></tr> <tr><td>7</td><td>9.00%</td><td>90%</td></tr> <tr><td>8</td><td>8.00%</td><td>80%</td></tr> <tr><td>9</td><td>7.00%</td><td>70%</td></tr> <tr><td>10</td><td>6.00%</td><td>60%</td></tr> <tr><td>11</td><td>5.00%</td><td>50%</td></tr> <tr><td>12</td><td>4.00%</td><td>40%</td></tr> <tr><td>13</td><td>3.00%</td><td>30%</td></tr> <tr><td>14</td><td>2.00%</td><td>15%</td></tr> </tbody> </table>		Policy Year	Charge Percent	Bonus Recovery Percent	1	14.75%	100%	2	13.75%	100%	3	12.75%	100%	4	11.75%	100%	5	10.75%	100%	6	10.00%	100%	7	9.00%	90%	8	8.00%	80%	9	7.00%	70%	10	6.00%	60%	11	5.00%	50%	12	4.00%	40%	13	3.00%	30%	14	2.00%	15%
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Free Withdrawal	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.																																																																																																																															
Cumulative Free Withdrawal	If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year up to the maximum cumulative free withdrawal percentage. Maximum cumulative free withdrawal percentages can be found below:																																																																																																																															
		5-Year	7-Year	10-Year	14-Year																																																																																																																											
	Maximum Cumulative Free Withdrawal Percentage	20%	30%	30%	30%																																																																																																																											
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.																																																																																																																															

*Not available in South Dakota.

Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years 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)	A MVA applies to 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.

Elevation™

Elevation™ is an optional rider that can be added to Teton® Bonus. Elevation™ or Elevation Plus™ can be added to Teton® Bonus but not both. It includes the following enhanced liquidity benefits:

Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum specified in the policy. Maximums are detailed below:

	5-Year	7-Year	10-Year	14-Year
Maximum Cumulative Free Withdrawal Percentage	40%	50%	50%	50%

Life Event Withdrawal: A Life Event Withdrawal is available once during the lifetime of the policy. After the first Policy Year, an additional 10% of the account value is available if qualifications are met.

The annual spread is 0.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.

Elevation Plus™

Elevation Plus™ is an optional rider that can be added to Teton® Bonus. Elevation™ or Elevation Plus™ can be added to Teton® Bonus but not both. It includes the following enhanced benefits:

Additional Premium Bonus	Teton® Bonus 5: 2.00%	Teton® Bonus 7: 3.00%	Teton® Bonus 10: 5.00%	Teton® Bonus 14: 5.00%
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Free Withdrawals: The annual Free Withdrawal percentage is increased to 10%.

Cumulative Withdrawals: If no withdrawals are taken in a given policy year, fully unused free withdrawals can be carried over to the next year up to the maximum specified in the policy. Maximums are detailed below:

	5-Year	7-Year	10-Year	14-Year
Maximum Cumulative Free Withdrawal Percentage	40%	50%	50%	50%

Life Event Withdrawal: A Life Event Withdrawal is available once during the lifetime of the policy. After the first Policy Year, an additional 10% of the account value is available if qualifications are met.

Caregiver Benefit: Terminal Illness, Nursing Home and Home Health Care Benefits are available if the Owner or the Spouse qualifies for the benefits.

The annual spread is 1.00% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary during the withdrawal charge period. Please see the Certificate of Disclosure for more information.