

How Carol gave her future a jump start with \$10,000 & a SILAC Fixed Indexed Annuity



Age: 30 Initial Deposit: \$10,000 Product: SILAC Denali™ 14

Goal: Principal-protected, diversified accumulation with flexibility as her retirement needs change



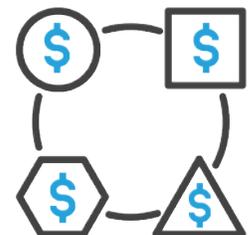
Carol is interested in growing her money in a diversified way; so she chose to allocate across all three of our indexes.



She let her policy grow! When Carol retired at age 65, her account value **had grown to over \$100,000!**



After Carol retired, she decided to activate lifetime withdrawals. Based on her non-guaranteed accumulation performance, **she will receive over 70% of her initial premium each year for the rest of her life!**



If her retirement needs change, the flexibility of Denali 14 will allow her to have protection in case she gets sick, as well as for her beneficiaries.

Stated interest credits and values are not to be construed as guarantees or estimates of amounts paid in the future. Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. Your Premium is never directly invested in the external index that is part of the crediting strategies you choose.

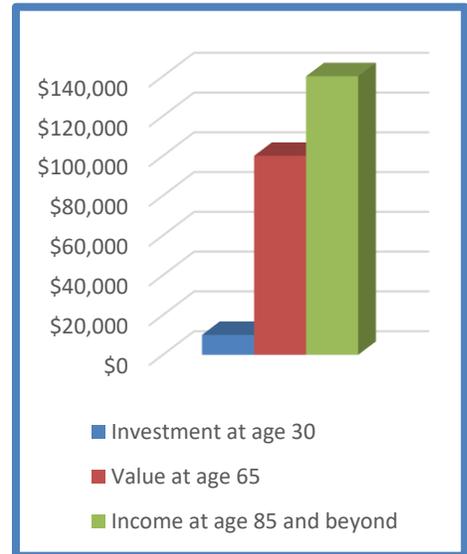
SILAC FIAs are products of the insurance industry and are not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge 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.

The Power of a SILAC Annuity...

The attached illustration is a perfect example of the power of Annuities. Carol's \$10,000 investment will reach over \$100,000 by age 65 and will start paying her \$7,000 a year for life.

Assuming a life expectancy of 85 years, **Carol will receive over \$140,000 for a \$10,000 investment** over the next 20 years after her retirement at age 65, **and if she lives longer, it will not stop there.**



Keep in mind that her money was never at risk since SILAC guarantees your initial investment and she never paid a fee for her annuity. Furthermore, she did not have to do a thing to manage it. While there can never be an absolute guarantee on anything in life, annuities are one of the safest investments that anyone can make.

We at LTC Insurance Specialists are Insurance Specialists as our name emphasizes and have been so for over 30 years. You do not need a financial planner or a stock adviser to purchase an annuity. An annuity is an insurance product, and they are simple, safe, customizable, there is no underwriting (for most products), no risk of losing your investment, and you never pay a fee.

An annuity is an excellent way to grow your savings and investments, and they also make a wonderful gift for your children, and especially your grandchildren who are just starting out in life.

Let us help you better understand what this product can do for you and your loved ones. Please contact us for a no-cost consultation.

There are many different annuities available to fit your needs. Do not miss this opportunity to invest in your future, your family, and their futures. Create wealth and leave a legacy of love and caring by providing a better life for your loved ones.