

Annuity Care[®] II



Annuity Care[®] II Illustration

Single Premium Deferred Annuity
with Long-Term Care Accumulated Value

Presented on:
January 14, 2026

Prepared for:
Valued Client

Prepared by:
KNA WEST LLC

NOT A DEPOSIT	NOT FDIC OR NCUSIF INSURED	NOT GUARANTEED BY THE INSTITUTION	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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Products and financial services provided by:

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THIS ILLUSTRATION IS NOT AN OFFER TO CONTRACT

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Single Premium Deferred Annuity with Long-Term Care Accumulated Value - Illustration

Prepared for:

Valued Client

Gender: Female

Age: 70

State: CO

Contract Premium: \$100,000.00

Annuity Type: Non-Qualified

It is assumed the single premium will be paid no later than upon issuance of the contract.

Net Single Premium: \$98,000.00

Presented by: KNA WEST LLC

Single Premium Deferred Annuity with Long-Term Care Accumulated Value, SA35 (CO)

Description of Contract: Annuity Care II is a single premium deferred fixed interest annuity that combines long-term asset growth and long-term care (LTC) benefits. This LTC benefit is built-in to the annuity, providing you with a combination of annuity value and additional long-term care benefits should you need them. Also included is a Continuation of Benefits (COB) for LTC provision. This provision allows for continued benefit payment of covered expenses for qualified LTC services.

Other Things You Should Know About This Contract:

Contract Premium: The single amount you pay for this contract.

Net Single Premium: The Contract Premium is reduced by \$2,000.00 state premium tax.

Guaranteed Interest Rate: Accumulated Value (AV): For the first contract year, the guaranteed and projected (non-guaranteed) interest rates are both 3.20%. After the first contract year, the guaranteed interest rate on the AV is 2.65%. LTC Accumulated Value (LTCAV): For the first five contract years, the guaranteed interest rate and the projected (non-guaranteed) interest rate are both 3.25%. After the fifth contract year, the guaranteed interest rate on the LTCAV is 2.65%. The rates in your contract may differ from this illustration.

Projected (Non-Guaranteed) Interest Rate: Accumulated Value (AV): The projected (non-guaranteed) interest rate in all years is 3.20%. The projected (non-guaranteed) interest rate on the LTC Accumulated Value (LTCAV) is 3.25%.

Tax Information: The values illustrated do not reflect withdrawals. All AV withdrawals are subject to federal income tax, to the extent of the gain in the contract. Withdrawals prior to the owner reaching age 59 1/2 will generally be subject to an additional 10 percent federal income tax penalty. LTCAV withdrawals are considered federally tax-qualified and income tax-free as a reduction in basis. This illustration should not be relied on for tax advice. Any tax issues regarding this illustration or the contract should be reviewed with the owner's tax advisors.

Cash Surrender Value: The AV, minus any surrender charges, is available to the owner upon surrender of the contract. Surrender charges are waived on partial surrenders up to 10% of your AV (as of the beginning of the contract year) after the first contract year. Full surrenders within 12 months of a partial surrender will result in a recapture of the waived surrender charges. Any partial surrender from the AV proportionally reduces the LTCAV. Surrender charges will be waived on qualifying LTC withdrawals from the LTCAV. Upon full surrender, these charges will be deducted in the first nine years as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

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Continuation of Benefits Provision: The COB provision will continue coverage of qualifying long-term care expenses under the contract. There is a monthly charge deducted from the AV to pay for the Continuation of Benefits (COB) provision. The LTCAV is reduced on a proportional basis for the monthly charges to the AV. This charge will not exceed the interest credited to the LTCAV. Based on the issue age(s) and COB option selected for this illustration, the monthly cost as a percentage of the LTCAV is 0.150%. The percentage is guaranteed to never change. At issue, the COB monthly benefit limit will equal the LTCAV divided by 24 months.

LTC Accumulated Value: The amount available for payment of covered expenses for qualifying long-term care services incurred under the contract.

COB Balance: The amount available under the Continuation of Benefits provision, which is available only when long-term care payments have reduced the LTCAV to zero (0).

Total LTC Balance: The sum of the LTCAV and COB Balance.

LTC Monthly Benefit: The amount payment will be based upon is the amount of actual expenses incurred for qualifying long-term care covered expenses up to the LTC Monthly Benefit.

LTC Withdrawals: The LTCAV can be used by the owner to pay qualified LTC expenses incurred by a covered person after a 90-day elimination period is met. An outline of coverage will be provided to you with the eligibility requirements, exclusions and limitations. The LTCAV is no longer available if you elect either a full surrender or annuitization of the contract. The withdrawal period for the LTCAV is 24 months. When LTC withdrawals are paid from the LTCAV, the AV is reduced on a proportional basis.

Please refer to the Annuity Disclosure and the Annuity Buyer's Guide, available from your insurance producer or the Company at your request.

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Guaranteed Interest Rates

End of Contract Year	Age	Accumulated Value	Cash Surrender Value	LTC Accumulated Value	COB Balance	Total LTC Balance*	LTC Monthly Benefit
1	71	\$99,329	\$90,390	\$99,378	\$149,067	\$248,445	\$4,140
2	72	\$100,137	\$92,126	\$100,770	\$151,155	\$251,925	\$4,198
3	73	\$100,939	\$93,873	\$102,170	\$153,256	\$255,426	\$4,257
4	74	\$101,737	\$95,633	\$103,579	\$155,369	\$258,948	\$4,315
5	75	\$102,530	\$97,403	\$104,997	\$157,496	\$262,493	\$4,374
6	76	\$103,323	\$99,190	\$105,811	\$158,716	\$264,527	\$4,408
7	77	\$104,122	\$100,999	\$106,629	\$159,944	\$266,573	\$4,442
8	78	\$104,928	\$102,829	\$107,454	\$161,182	\$268,636	\$4,477
9	79	\$105,740	\$104,682	\$108,286	\$162,429	\$270,715	\$4,511
10	80	\$106,558	\$106,558	\$109,123	\$163,685	\$272,808	\$4,546
15	85	\$110,744	\$110,744	\$113,410	\$170,116	\$283,526	\$4,725
20	90	\$115,094	\$115,094	\$117,866	\$176,799	\$294,665	\$4,911
25	95	\$119,616	\$119,616	\$122,496	\$183,744	\$306,240	\$5,104
30	100	\$124,315	\$124,315	\$127,308	\$190,962	\$318,270	\$5,304
35	105	\$129,199	\$129,199	\$132,309	\$198,464	\$330,773	\$5,512
40	110	\$134,274	\$134,274	\$137,507	\$206,261	\$343,768	\$5,729
45	115	\$139,549	\$139,549	\$142,909	\$214,364	\$357,273	\$5,954

* Includes LTC Accumulated Value and Continuation of Benefits Balance. Values do not reflect partial surrenders.

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Projected (Non-Guaranteed) Interest Rates

End of Contract Year	Age	Accumulated Value	Cash Surrender Value	LTC Accumulated Value	COB Balance	Total LTC Balance*	LTC Monthly Benefit
1	71	\$99,329	\$90,390	\$99,378	\$149,067	\$248,445	\$4,140
2	72	\$100,677	\$92,622	\$100,774	\$151,161	\$251,935	\$4,198
3	73	\$102,041	\$94,898	\$102,189	\$153,284	\$255,473	\$4,257
4	74	\$103,423	\$97,218	\$103,623	\$155,435	\$259,058	\$4,317
5	75	\$104,823	\$99,582	\$105,077	\$157,616	\$262,693	\$4,378
6	76	\$106,241	\$101,991	\$106,550	\$159,825	\$266,375	\$4,439
7	77	\$107,677	\$104,447	\$108,042	\$162,064	\$270,106	\$4,501
8	78	\$109,132	\$106,949	\$109,555	\$164,333	\$273,888	\$4,564
9	79	\$110,605	\$109,499	\$111,088	\$166,632	\$277,720	\$4,628
10	80	\$112,097	\$112,097	\$112,641	\$168,962	\$281,603	\$4,693
15	85	\$119,850	\$119,850	\$120,723	\$181,085	\$301,808	\$5,030
20	90	\$128,111	\$128,111	\$129,356	\$194,035	\$323,391	\$5,389
25	95	\$136,911	\$136,911	\$138,577	\$207,865	\$346,442	\$5,774
30	100	\$146,284	\$146,284	\$148,422	\$222,633	\$371,055	\$6,184
35	105	\$156,263	\$156,263	\$158,931	\$238,396	\$397,327	\$6,622
40	110	\$166,886	\$166,886	\$170,146	\$255,219	\$425,365	\$7,089
45	115	\$178,192	\$178,192	\$182,112	\$273,169	\$455,281	\$7,588

Non-Guaranteed assumptions: Accumulated Value 3.20%; LTC Accumulated Value 3.25% all years. This is an illustration, not a contract. These interest rates are not guaranteed and are subject to change. As a result, the actual values may be more or less favorable than those illustrated.

* Includes LTC Accumulated Value and Continuation of Benefits Balance. Values do not reflect partial surrenders.

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Annuity Payment Options:

This single premium annuity contract is a deferred annuity contract. This annuity contract guarantees an annuity income stream of payments upon the Maturity Date. Since the payout options begin at a future date, you don't pay taxes on the interest the annuity earns until the contract value is paid to you. The contract provides a choice of settlement options, shown below, so you can choose an income stream that is appropriate for your needs. The automatic annuity option is Life Annuity with Guaranteed Period of 10 years.

The annuity payment options available are:

Income for a Fixed Period

Life Annuity

Life Annuity with a Guaranteed Period

Joint and Survivor Life Annuity

Joint and Survivor Life Annuity with a Guaranteed Period

This annuity payment estimation is based on annuitization occurring in contract year 10:

	Guaranteed Monthly Payment	Non-Guaranteed Monthly Payment
Annuitized Value	\$106,558	\$112,097
Income Rate per \$1,000	\$5.48	\$5.48
Life Annuity with 120 Guaranteed Payments	\$583.94	\$614.29

The amount of the monthly payment will be based on the cash surrender value. The LTCAV is no longer available if either a full contract surrender or annuitization is elected.

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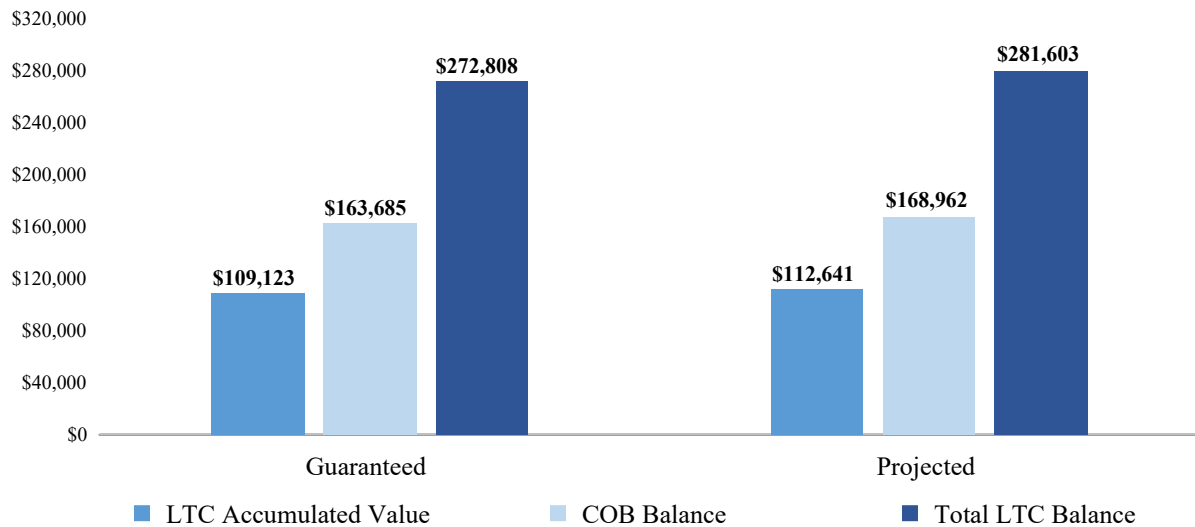
Contract Premium: \$100,000.00
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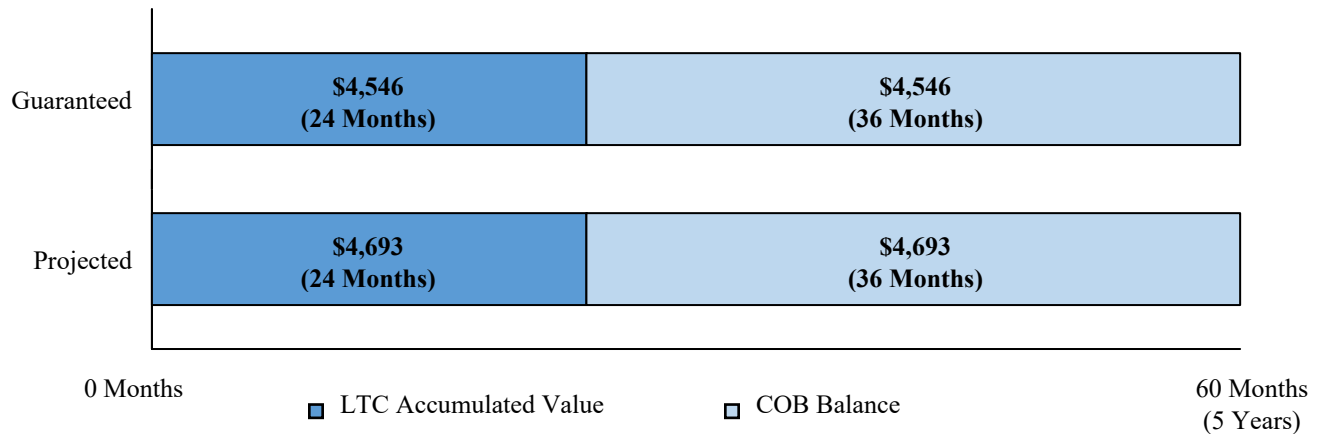
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Annuity Care® II - LTC Overview

Year 10 LTC Values



Year 10 LTC Monthly Benefit Limit



The values shown are based on the contract premium above, assuming no withdrawals. More information can be found in the preceding pages of this illustration. LTC monthly benefits are withdrawn first from the LTCAV. The COB Balance is available only when LTC payments have reduced the LTCAV to zero.

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Annuity Care II
LTC Monthly Benefit Limits
Based on Guaranteed Interest Rates
COB with 0% Inflation

End of Contract Year	LTCAV Monthly Withdrawal Limit	LTCAV Withdrawal Period (Months)	COB Monthly Benefit Limit	COB Coverage Period (Months)
1	\$4,140.75	24	\$4,140.75	36
2	\$4,198.75	24	\$4,198.75	36
3	\$4,257.08	24	\$4,257.08	36
4	\$4,315.79	24	\$4,315.79	36
5	\$4,374.88	24	\$4,374.88	36
6	\$4,408.79	24	\$4,408.79	36
7	\$4,442.88	24	\$4,442.88	36
8	\$4,477.25	24	\$4,477.25	36
9	\$4,511.92	24	\$4,511.92	36
10	\$4,546.79	24	\$4,546.79	36
11	\$4,582.00	24	\$4,582.00	36
12	\$4,617.42	24	\$4,617.42	36
13	\$4,653.17	24	\$4,653.17	36
14	\$4,689.17	24	\$4,689.17	36
15	\$4,725.42	24	\$4,725.42	36
20	\$4,911.08	24	\$4,911.08	36
25	\$5,104.00	24	\$5,104.00	36
30	\$5,304.50	24	\$5,304.50	36
35	\$5,512.88	24	\$5,512.88	36
40	\$5,729.46	24	\$5,729.46	36
45	\$5,954.54	24	\$5,954.54	36

Table assumes no withdrawals have been made through given year.

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Disclaimer: This is a solicitation of insurance. An insurance representative will contact you. This contract may not cover all of the costs associated with long-term care incurred by a covered person during the period of coverage. Please review the accompanying outlines of coverage for a full description of benefits, eligibility, limitations and exclusions. *The State Life Insurance Company, Indianapolis Indiana* will do limited medical underwriting to determine that an applicant is eligible for coverage. To be eligible for LTC benefits, the covered person must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner.

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