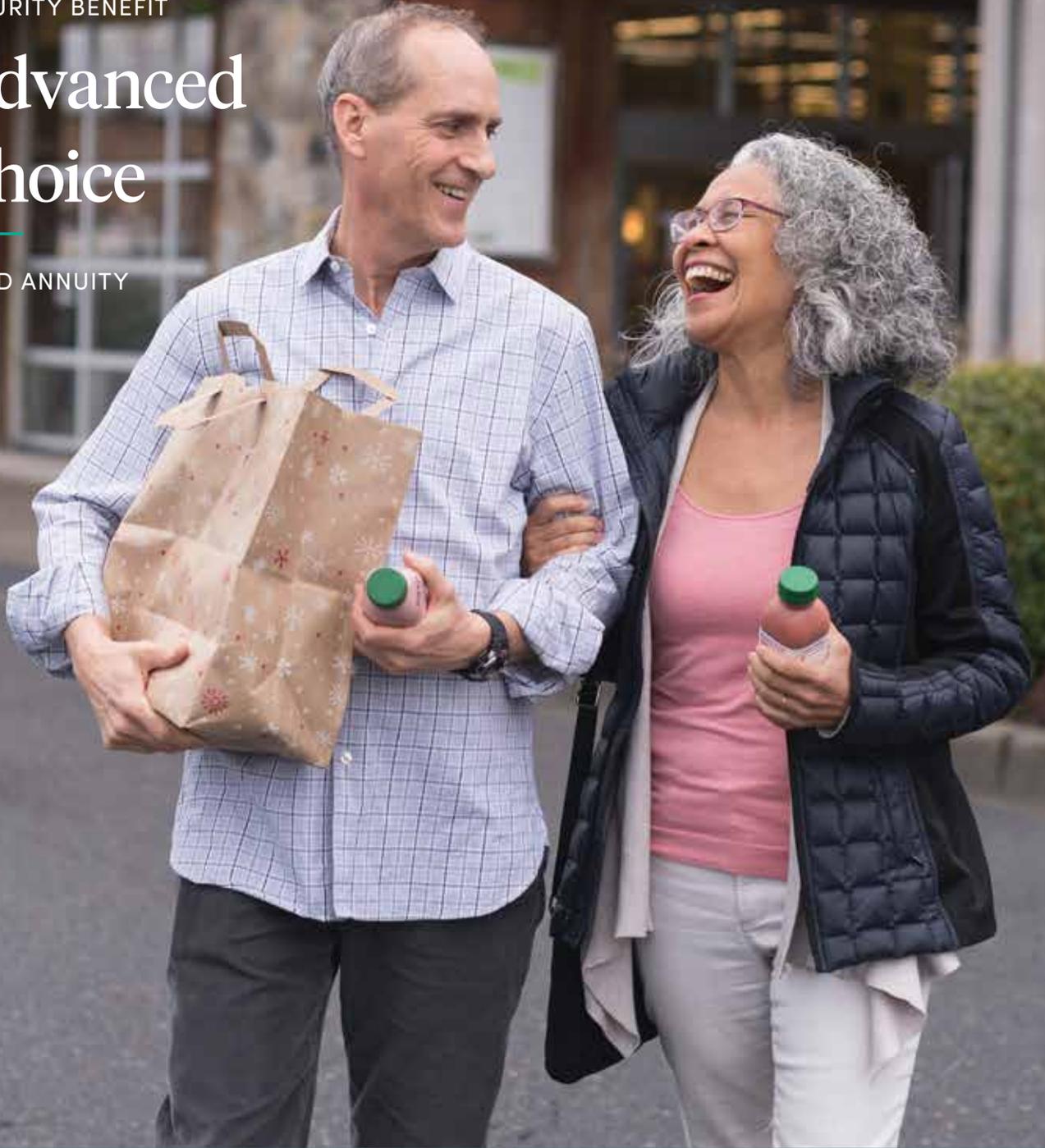




SECURITY BENEFIT

Advanced Choice

FIXED ANNUITY





How Security Benefit's Advanced Choice Annuity Can Complement Your Goal of a Confident, Comfortable Retirement

You have unprecedented choices, whether you're purchasing produce, plane tickets, or paint colors for your home. It's the same when it comes to safe saving strategies for your hard-earned money. If you're looking for a way to increase your savings without incurring market risk, the Security Benefit Advanced Choice Annuity can provide peace of mind, principal protection, and a guaranteed interest rate as your money grows tax deferred.

Here are a few advantages:

- Competitive interest rates locked in during your contract's Guarantee Period (3-, 4-, 5- and 7-year options)¹
- Interest that compounds tax free until withdrawal^{2,3}
- Ability to access a portion of your funds without penalty^{2,3}
- Ability to access some or all of your money in a health emergency^{2,4}
- A 0.10% interest rate bonus on contract amounts that are \$125,000 or more*
- Death benefit

If some or all of these advantages are important to you, then the Advanced Choice Annuity may be a sound component for a portion of your portfolio.

The Tax-deferred Advantage

Annuities are tax deferred so you don't pay taxes on interest credited until you make a withdrawal.² Your credited interest (and any amount that normally would be lost to taxes each year in a taxable product) compound over time to generate more interest and more retirement income for you.

¹ The availability of Guarantee Periods and/or Guarantee Period Interest Rates may vary by distribution channel. Accordingly, the interest rate you receive may be higher or lower than is available through other distribution channels, even in the same Guarantee Period.

² Withdrawals are subject to ordinary income tax and if made before age 59½ may be subject to a 10% penalty tax.

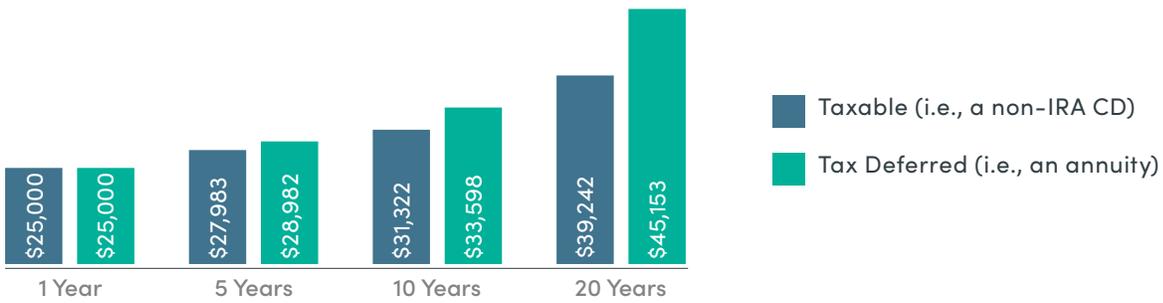
³ Each Guarantee Period has its own surrender charge schedule. Early withdrawals in excess of the free withdrawal amount may be subject to a surrender charge unless the withdrawal is pursuant to the Nursing Home Waiver or Terminal Illness Waiver.

⁴ After the 3rd Contract Anniversary, any request to waive surrender charges must be made on forms provided by Security Benefit Life Insurance Company (SBL) and must be accompanied by a physician's statement. Refer to the contract for details.

Not available in all states.

* By company practice

Which amount would you rather earn interest on – \$39,242 or \$45,153?



The graph above shows how tax deferral would affect a hypothetical \$25,000 purchase, before any withdrawals, during a 5-, 10- and 20-year accumulation phase. This example assumes an average interest rate of 3% and a federal income tax rate of 24% and in no way relates to the actual growth of the annuity. However, it does show how a tax-deferred strategy could boost your savings through the power of compound interest.

Because the value in the tax-deferred product is taxable upon withdrawal, the money that otherwise would be paid in taxes can continue to accrue interest. For example, in the graph, the buyer would have an additional \$5,911 in a tax-deferred product such as the Advanced Choice Annuity.

Security Benefit’s Advanced Choice Annuity may be right for a portion of your retirement savings if:

- The interest rate for money you have in a bank savings account or CD does not compare to the rate the Advanced Choice Annuity is currently offering.
- You can put that money in a product for a committed period of time with the option to withdraw up to 10% each year after the 1st Contract Year (free of surrender charges and Market Value Adjustment) to put toward traveling, remodeling, charitable giving, or whatever retirement aspiration you want to fulfill.
- You would like to accumulate more interest through a tax-deferred product.
- You want peace of mind knowing you can access your money free of surrender charges and free of the Market Value Adjustment if you are confined in a nursing home or become terminally ill.²

With compound interest and tax deferral, time is on your side with regard to managing money in a fixed annuity, whether you’re approaching retirement or already enjoying this anticipated life phase. Learn more about how choosing Advanced Choice from Security Benefit can help you safely and steadily grow a portion of your assets to achieve a confident, comfortable retirement.

Surrender Charge Schedule							
Interest Rate Guarantee Period During Initial and Subsequent Guarantee Period ³							
Year	1	2	3	4	5	6	7
3 Year	9%	8%	7%	--	--	--	--
4 Year	0%	0%	0%	0%	--	--	--
5 Year	9%	8%	7%	6%	5%	--	--
7 Year	9%	8%	7%	6%	5%	4%	3%

Your path *To and Through Retirement*[®] begins here.

Talk to your financial professional to see whether Advanced Choice could be right for a portion of your retirement portfolio or contact us at 800.888.2461.

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan, or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity.

The Security Benefit Advanced Choice Annuity, form ICC13 5200 (9-13) and 5200 (9-13), a single premium deferred annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.



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