

SECURITY BENEFIT

Advanced Choice Annuity

ADVANTAGES SNAPSHOT



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}
- Higher contract values may qualify for a Bonus Interest Rate. See the rate sheet for current eligibility requirements and rates.
- 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.

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.

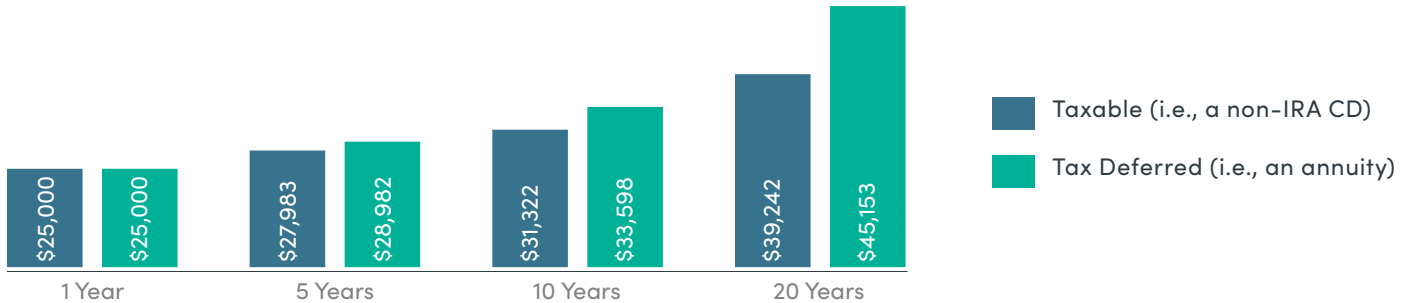
³ Each Guarantee Period has its own surrender charge schedule. Early withdrawals in excess of the free withdrawal amount may be subject to a surrender charge and market value adjustment (if applicable) unless the withdrawal is pursuant to the Nursing Home Waiver or Terminal Illness Waiver.

⁴ After the 3rd Contract Anniversary, any request to waive surrender charges and market value adjustment (if applicable) must be made on forms provided by Security Benefit Life Insurance Company (SBL) and must be accompanied by a physician's statement. (State variations may apply) Refer to the contract for details. Not available in all states.

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.

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.

Is Advanced Choice Right for You?

- ✓ Earn a competitive rate compared to bank savings accounts or CDs
- ✓ Commit money for a set period, with access to up to 10% annually after year one (free of surrender charges or Market Value Adjustment)
- ✓ Use withdrawals for retirement goals like travel, home projects, or giving
- ✓ Grow savings with tax-deferred accumulation
- ✓ Have added peace of mind with full access to your money if you're confined to a nursing home or become terminally ill⁴

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 purchase payment deferred annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.