

Advanced Choice Annuity

RATE SHEET

RATES EFFECTIVE: JUNE 9, 2025

Contracts with a value greater than or equal to \$125,000 are eligible to receive a 0.10% Interest Rate Bonus.¹

\$125,000 or more		
3 Year	4.65%	4.75%
5 Year	4.90%	5.00%
7 Year	4.90%	5.00%
GMIR	3.00%	GMIR Effective Date: 4/1/2025

Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase.

Advanced Choice Annuity Overview								
Multiple Allocation Choices	Choose from 3-, 5- or 7-year interest rate Guarantee Periods. These are all rate-to-term options (the length of the Guarantee Period is the same as the length of the surrender charge period). The entire premium amount must be allocated to the same Guarantee Period. Not all Guarantee Periods may be available at all times.							
Minimum Premium	\$10,000 (Single Premium Annuity). The Purchase Payment may not exceed \$1,000,000 without prior approval by Security Benefit.							
Minimum Account Value	\$5,000							
Free Withdrawal	After the 1st Contract Year you may withdraw up to 10% of your Account Value each year, free of surrender charges and Market Value Adjustment (MVA).							
Interest Rate Lock Program	Security Benefit offers a rate lock program for new applications received in good order within 10 business days of client signature. We will lock in the rate while we process the application and wait for funds to arrive. Funds received within 60 calendar days from the client's signature date on the application will receive the higher interest rate as of 1) application signed date or 2) issue date. Rate lock will not apply to applications received ore than 10 business days after the signature date or to funds received more than 60 calendar days after the signature date.							
Surrender Charge Schedule	Guarantee Period	Contract Year in the Guarantee Period						
		1	2	3	4	5	6	7
	3 Year	9%	8%	7%	--	--	--	--
	5 Year	9%	8%	7%	6%	5%	--	--
	7 Year	9%	8%	7%	6%	5%	4%	3%
30-day Renewal (Window) Period	A 30-day window during which you may choose from different renewal options. Security Benefit will send a notice to both the contract Owner and the financial professional within 15 days prior to the end of the Guarantee Period or Annual Interest Renewal Account 1-year term (as applicable).							
Annual Interest Renewal Account	If the Owner takes no action during the 30-day Window Period, the Account Value will be transferred to the Annual Interest Renewal Account. This account has a 1-year term and credits interest at a Declared Interest Rate. No surrender charges or MVA apply to Account Value allocated to this account. For contracts issued in FL, once Account Value has been allocated to the Annual Interest Renewal Account, it cannot be allocated to a Guarantee Period, even when the 1-year term ends.							

¹The bonus rate is applied to when the total Account Value reaches at least \$125,000, provided that the credited rate associated with each allocation to a Guarantee Period, after application of the Accumulation Bonus Rate, exceeds the contract's GMIR. Check with your financial professional for complete details.

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.