SECURITY BENEFIT LIFE INSURANCE COMPANY
LADDERING MATURITIES AND INTEREST RATES

CDs, Advanced Choice, RateTrack®, and Foundations

Laddering Maturities ($125,000 Premium)[1]

The Security Benefit rates shown are as of 03/17/2025 and may be changed for new contract issues at any time.

Money Market
- Liquid
- 3.81% $129,763
- 4.33% $130,413

Certificate of Deposit
- 1 Year
- 4.16% $130,200
- 3.98% $129,975

Advanced Choice
- 3 Years
- 5.10% $145,117
- vs.
- 3.91% $140,243

RateTrack®[2]
- 5 Years
- 5.39% $158,159
- vs.
- 3.98% $151,935

Foundations
- 7 Years
- 1.00% Bonus on 1st Year Payments
- 4.85% Fixed Account
  2.65% Guaranteed Minimum Interest Rate
- ✓ 11 Index Account Crediting Options
- Protection From All Market Loss

Key Things to Consider

A laddering strategy is one in which various financial products with different maturities are put together in a portfolio so that all of an individual's holdings aren't locked into the same interest rate. Structuring the assets in this way allows the individual to purchase some new holdings with higher interest rates should rates increase in the short term. Arranging assets in this way is often referred to as "laddering."

Money market funds and certificates of deposit with shorter terms serve as the base of the ladder and provide liquidity. Assets with longer maturities typically offer higher rates and form the top of the ladder. By having a pattern of rolling maturity dates of fixed assets, you can repurchase assets using the principal and extend the pattern as the assets reach maturity, or you can use the money to cover whatever retirement aspiration you want to fulfill.

- Time Period
- Current Rate
- Treasury Bond Rate
- Percent Bonus
- Market Volatility

[1] Bond rates as of 03/10/2025, U.S. Treasury, home.treasury.gov; money market and CD rates, 03/10/2025, bankrate.com; Security Benefit rates as of 03/17/2025; and the 3 Month Term SOFR Reference Rate future rates used in years 2-5 of the RateTrack® example were obtained through Pensford as of 03/10/2025 and assume 3.48% for Year 2, 3.52% for Year 3, 3.62% for Year 4, and 3.69% for Year 5.

[2] Total Credited Interest Rate = Guarantee Period Base Rate + 3 Month CME Term SOFR Reference Rate up to a cap and resets every year. Every contract anniversary the rate will adjust based on the current 3 Month CME Term SOFR Reference Rate, taking into account the change in the rate automatically.

Security Benefit®

Laddering strategies can be an effective tool for growing savings. The 12-month products that form the ladder's base don't lock you into a lower long-term rate and thereby preventing you from benefiting as rates rise. Laddering strategies are typically used when you don't need access to the funds before the maturity dates on the products you've selected. If you need to tap into one of your holdings before the maturity date, you may be subject to penalties with regard to money market funds and CDs and to surrender charges with annuities. Visit with your financial professional to determine whether a laddering strategy is right for you.

Key Features

- Bond or bond fund alternative
- Competitive crediting rates
- Liquidity options with accessibility to principal
    - 10% free withdrawal starting in Year 1 in RateTrack®
    - 10% free withdrawal starting in Year 2 in Advanced Choice and Foundations
    - After Year 3, one Advanced Choice contract's Guarantee Period ends; a portion of your portfolio now becomes fully liquid, providing you with an opportunity to repurchase at higher rates.

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

Talk to your financial professional to learn more 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. In Idaho, Advanced Choice Annuity is issued on form ICC13 5200 (9-13). Product features, limitations, and availability vary by state.

The Security Benefit Foundations Annuity, form 5800 (11-10) and ICCC10 5800 (11-10), a fixed index flexible premium deferred annuity contract, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability may vary by state. The Foundations Annuity is not available in New York. In Idaho, Foundations is issued on form ICC10 5800 (11-10).

Bonus annuities may use factors to determine interest rates that result in lower interest credited in future years, have higher surrender charges, longer surrender charge periods, or other charges than similar annuities without a bonus or other charges. The reduction of interest or higher charges may exceed the amount of the bonus.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Unless otherwise stated, indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

Neither Security Benefit nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

The Security Benefit RateTrack® Annuity, form ICC15 5300 (12-15) and 5300 (12-15), a single premium deferred fixed annuity, is issued by Security Benefit Life Insurance Company. In Idaho, RateTrack® is issued on form ICC15 5300 (12-15). Product features, limitations, and availability vary by state.

CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN SECURITY BENEFIT LIFE INSURANCE COMPANY ("SBL") PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO SBL PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND, OR PROMOTE ANY SBL PRODUCTS OR SERVICES. CME GROUP HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE SBL PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO SBL AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND SBL.

Security Benefit Life Insurance Company does not provide financial or investment advice. Please consult a qualified advisor for such advice.