FIXED ANNUITY

SECURITY BENEFIT

Advanced Choice Annuity

RATE SHEET

Contracts with a value greater than or equal to $100,000 are eligible to receive a 0.20% Interest Rate Bonus.[1]

RATES EFFECTIVE: 11/23/2026

Guarantee Period	4 Years
$0–$99,999	5.80%
$100,000 or more	6.00%

The Current Credited Interest Rate is set at contract issue using the effective rate published above. Following the Interest Rate Guarantee Period, any subsequent Interest Rate Guarantee Periods will be renewed at the then-current rate, which may never be less than the Guaranteed Minimum Interest Rate (GMIR) stated below.

GMIR	3.00%	GMIR Effective Date: 10/01/2026

Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase. The GMIR is determined at time of issue and is guaranteed for the life of the contract.

Advanced Choice Overview	
Minimum Purchase Payment (Single Purchase Payment Annuity)	$10,000 The Purchase Payment may not exceed $1,000,000 without prior approval by Security Benefit.
Minimum Account Value	$5,000
Interest Rate Lock Program	As we process applications and wait for funds to arrive, our Rate Lock program offers protection from falling rates. To qualify, contracts must meet the following criteria: • We receive the application in good order within 15 days of the applicant's signature date. • The new contract is issued within 60 calendar days of the applicant signature date. Rate Lock doesn't apply to the GMIR, contract renewals, or new contracts that do not meet Rate Lock criteria. Contracts not meeting the criteria will be issued with the applicable rates in effect on the contract issue date.
10% Free Withdrawal	After the 1st Contract Year you may withdraw up to 10% of your contract value each year, free of surrender charges and Market Value Adjustment (MVA).
Surrender Charge Schedule	Currently the surrender charge for each contract year is 0%.
30-day Renewal Window	At the end of a Guarantee Period or the Annual Interest Renewal Account one-year term, the Owner has a 30-day window to elect a renewal option. If no election is made during this period, the Contract Value will be transferred to the Annual Interest Renewal Account, which has a one-year term and credits interest at the Declared Interest Rate. No surrender charges or Market Value Adjustment apply to Contract Value allocated to the Annual Interest Renewal Account. For contracts issued in Florida, once Contract Value is allocated to the Annual Interest Renewal Account, it may not be reallocated to a Guarantee Period, even after the one-year term ends.

[1] The Interest Rate Bonus is applied when the total Account Value allocated to a Guaranteed Period reaches at least $100,000. The Interest Rate Bonus does not apply to the GMIR nor does it currently apply to the Annual Interest Renewal Account. Talk to your financial professional for 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.

The Security Benefit Advanced Choice Annuity, form ICC13 5200 (9-13) and 5200 (9-13), is a single purchase payment deferred fixed annuity issued by Security Benefit Life Insurance Company. Product features, limitations, and marketing materials may vary by state and/or distribution firm and may not be available in certain states or through certain distribution firms.

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.