

Advanced Choice Annuity

RATES EFFECTIVE: APRIL 28, 2025

Advanced Choice is a single premium deferred annuity with a Market Value Adjustment (MVA) issued by Security Benefit Life Insurance Company (SBL). Advanced Choice may be purchased as an IRA, Roth IRA, 403(b) rollover¹, SEP-IRA rollover*, or non-qualified contract.

4-year Current Credited Interest Rate	
\$0-\$124,999	5.30%
\$125,000 or more	5.40%

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:04/01/2025
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Rates are subject to change and may change at any time without notice. Rates are effective for applications received in good order after the effective date indicated above. The rates set forth herein may not be available at the time an application is accepted by Security Benefit. The GMIR is determined at time of issue and is guaranteed for the life of the contract.

Advanced Choice Overview	
Minimum Premium	\$10,000 (Single Premium Annuity)
Minimum Account Value	\$5,000
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 where we will lock in the current rate while we process applications and wait for funds to arrive. Funds received within 60 calendar days from the clients signed date on the application will receive the higher interest rate of 1) application signed date or 2) issue date. Rate lock will not apply to applications received after 10 business days from the signed date or funds that are received more than 60 calendar days after the signature date.
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 the 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.
Free Withdrawal	After the 1st Contract Year, the Owner may withdraw up to 10% of the Account Value each year, free of surrender charges and Market Value Adjustment (MVA). Refer to the contract or the product brochure for details.
Account Value Bonus	Bonus interest rate credited as long as Account Value is \$125,000 or greater. ³
Surrender Charge Schedule	Currently the surrender charge for each contract year is 0%.

¹ Additional or ongoing contributions cannot be made into this fixed annuity

² 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.

³ The Bonus is credited to your Account Value 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.