FIXED ANNUITY

SECURITY BENEFIT LIFE INSURANCE COMPANY

RateTrack® Annuity

FACT SHEET

The Security Benefit RateTrack® Annuity is a single purchase payment deferred fixed annuity issued by Security Benefit Life Insurance Company (SBL). The RateTrack® Annuity may be purchased as an IRA, Roth IRA, SEP-IRA rollover*, 403(b) rollover[1], or non-qualified contract.

This annuity may be well suited for individuals who want to set aside a lump sum to grow at a competitive interest rate, while maintaining the opportunity for increased growth if interest rates rise.

RateTrack® Annuity Overview	
Allocation Choice	Choose from either a 5-year or 7-year interest rate Guarantee Period. The entire Purchase Payment must be allocated to the same Guarantee Period.
Issue Ages	0 – 90 (Issue age may vary by state.)
Purchase Amount	**Minimum:** $10,000 **Maximum:** Amounts more than $1,000,000 require prior company approval.
Approved States	Approved for sale in all states except New York
Joint Ownership	If a Joint Owner is named, then the Owner and Joint Owner must both be named as sole Primary Beneficiaries.
Interest Crediting	During the selected Guarantee Period, the annuity features a unique interest crediting structure comprised of a Guarantee Period Base Rate (set at issue for the length of the Guarantee Period), in addition to a floating rate, the 3 Month CME Term SOFR Reference Rate, which resets annually at the rate on the last business day preceding contract anniversary) subject to a cap (set at issue for the length of the Guarantee Period).[2] After the selected Guarantee Period, the interest rate will be determined and set on an annual basis but will be no less than the GMIR.
Free Withdrawal	The Owner may withdraw up to 10% of the initial Purchase Payment in the 1st Contract Year and up to 10% of the prior contract anniversary Account Value each subsequent year, free of surrender charges. Please refer to the contract for more details.
Loans	Loans are not available on this annuity.
Guaranteed Minimum Interest Rate (GMIR)	The minimum interest rate that can be credited to the contract. The GMIR is set at contract issue for the duration of the contract. Security Benefit commonly sets interest rates on the product higher than the GMIR.
Nursing Home and Terminal Illness Waiver	We will waive the surrender charge and MVA on full or partial withdrawals after the 3rd Contract Year, provided the Owner satisfies eligibility conditions for the waivers. In PA and TX, the waivers are available after the 1st Contract Year. In CT, the waivers are available beginning in the 1st Contract Year. The MVA cannot be waived in CT, PA, and TX. The Nursing Home Waiver is not available in CA and MA. The Terminal Illness Waiver is not available in CA and NJ.
Death Benefit	100% of Account Value, less any applicable premium tax
Surrender Charge Schedule	**Interest Rate Guarantee Period During Guarantee Period**

Year	1	2	3	4	5	6	7
5 Year	9%	8%	7%	6%	5%	--	--
7 Year	9%	8%	7%	6%	5%	4%	3%

[1] Additional or ongoing contributions cannot be made into this fixed annuity.
[2] Rates for new contracts can be changed at any time without notice.

Security Benefit®

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

Talk to your financial professional to see whether the Security Benefit RateTrack® Annuity can complement 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 RateTrack® Annuity, form ICC15 5300 (12-15) and 5300 (12-15), a single purchase payment deferred fixed annuity, is issued by Security Benefit Life Insurance Company. 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®
TO AND THROUGH RETIREMENT

One Security Benefit Place | Topeka, KS 66636 | SecurityBenefit.com

22-80260-03 | 2026/06/12