

ClearLine Annuity

INTEREST RATES, CAPS, SPREADS AND TRIGGER RATE

We offer two sets of fixed account interest rates and two sets of index account caps and spreads, participation and trigger rates based on the amount of the ClearLine Annuity Purchase Payment:

EFFECTIVE: June 9, 2025

Index Crediting Options					
Index Term	Index Crediting Option	Purchase payment of less than \$500,000		Purchase payment of \$500,000 and greater	
1-Year	S&P 500® Annual Point to Point Index Account*	11.75%	—	12.25%	—
	S&P 500 Annual Point to Point Index Account with Trigger Rate**	8.50%	—	8.75%	—
	MSCI EAFE Annual Point to Point Index Account*	12.00%	—	12.50%	—
	Nasdaq-100® Annual Point to Point Index Account*	12.00%	—	12.50%	—
	Russell 2000® Small Cap Annual Point to Point Index Account*	12.00%	—	12.50%	—
	S&P 500 Monthly Sum Index Account*	3.50%	—	4.00%	—
	S&P 500 Low Volatility Daily Risk Control 5% Annual Point to Point Index Account	—	0.75% / 100%	—	0.50% / 100%
	Avantis Barclays Volatility Control Index	—	-- / 125%	—	-- / 130%

* Without dividends

** Without dividends. S&P 500 Annual Point to Point Index Account with Trigger Rate may not be available in all states.

Fixed Crediting Option		
Current Credited Interest Rate	5.65%	5.75%
The Fixed Account rate is set at contract issue using the effective rate published above. After the first and any subsequent Contract Years, the Fixed Account rate will be reset at a rate at least equal to the Guaranteed Minimum Interest Rate (GMIR) stated below.		
Guaranteed Minimum Interest Rate (GMIR) Effective: 04/01/2025	3.00%	

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, the Guaranteed Caps, Guaranteed Spread, and Guaranteed Participation Rate are determined at time of issue and are guaranteed for the life of the contract.

Interest Rate Lock Program: Security Benefit offers a rate lock program for new applications received in good order within 10 business days of applicant signature where we will lock in the current rate while we process applications and wait for funds to arrive. Under this program, funds received within 60 calendar days from the applicant's 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 on applications received after 10 business days from the signed date or funds that are received after 60 calendar days from the signed application date. These contracts will be issued with the Interest Rate, Caps, Spreads, and Participation Rates in effect on the respective date the contract is issued. The Interest Rate Lock Program does not apply to the GMIR.

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Product features may vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

The ClearLine Annuity (in most states, form ICC18 5500 (9-18)), a single premium, deferred fixed index annuity contract, is issued by SBL. In Idaho, ClearLine is issued on contract form ICC18 5500 (9-18). Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

Guarantees are backed by the financial strength and claims-paying ability of SBL. 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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Unless stated otherwise, market 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 index annuity is comparable to a direct investment in the financial markets. Consumers who purchase index annuities are not directly investing in a stock market index.

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