FIXED INDEX ANNUITY

SECURITY BENEFIT LIFE INSURANCE COMPANY

ClearLine Annuity

INTEREST RATES, CAPS, SPREADS, PARTICIPATION RATE, AND TRIGGER RATE

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

EFFECTIVE: November 23, 2026

Index Crediting Options

Index Term	Index Crediting Option	Purchase payment of less than $500,000		Purchase payment of $500,000 and greater	
		Cap	Spread/ Par Rate	Cap	Spread/ Par Rate
1-Year	S&P 500® Annual Point to Point Index Account*	11.75%	—	12.25%	—
	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	—	–/ 125.00%	—	–/ 130.00%

Trigger Rate Strategy

S&P 500 Annual Point to Point Index Account with Trigger Rate*	8.50%	8.75%

* Without dividends

Fixed Crediting Option

Fixed Account Interest Rate The fixed account offers a guaranteed, predictable interest rate, separate from the index-linked accounts above. The fixed account rate published here is set at contract issue, and resets on each subsequent contract anniversary. However, the fixed account rate will not be less than the Guaranteed Minimum Interest Rate (GMIR) stated below. The GMIR is effective for new contracts issued on or after 10/01/2026	5.65%	5.75%
Fixed Account GMIR	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, Trigger Rates, 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: As we process applications and wait for funds to arrive, our Rate Lock program offers protection from falling rates. Rate Lock applies the better of the applicable interest rates, Caps, Spreads, Participation Rates, and Trigger Rates on either the application signature date or the contract issue date. To qualify, contracts must meet the following criteria:

- We receive the application in good order within 15 days of the application's signature date.
- The new contract is issued within 60 calendar days of the application's 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.

Security Benefit®

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The Security Benefit ClearLine Annuity, issued in most states on form ICC18 5500 (9-18) is a single purchase payment deferred fixed index annuity issued by Security Benefit Life Insurance Company. In Idaho, the ClearLine Annuity is issued on form ICC18 5500 (9-18). 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.

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