



SECURITY BENEFIT

Total Interest Annuity

FIXED ANNUITY



If you don't want to take any risks with your hard-earned money, the Security Benefit Total Interest Annuity provides a consistent method for increasing assets for retirement without market participation.

The Total Interest Annuity can help to build your savings so that your retirement plans won't be undone by a volatile market.

Preparing to Retire

While a long-term investment strategy may provide enough time for your savings to recover from losses, approaching retirement in the midst of a market downturn may derail or delay your retirement plans.

As you move closer to retirement, you need to consider balancing accumulation strategies that are more aggressive with those that aren't sensitive to the ups and downs of the financial markets.¹ Whether you're saving for retirement through your employer's retirement plan or your own Individual Retirement Account (IRA), you can purchase the Security Benefit Total Interest Annuity to grow your protected assets.

Principal Protection

Regardless of what happens in the markets, your Total Interest Annuity contract's value is always protected and backed by the guarantee of the Security Benefit Life Insurance Company (Security Benefit). Security Benefit has been helping people achieve financial confidence since its founding in 1892.

With the Total Interest Annuity, you can build your retirement savings and guarantee that your future contributions will be there at retirement regardless of market performance.¹

Stability

The Total Interest Annuity allows you to avoid the potential pitfalls of the markets by placing a portion of your retirement savings into an annuity that is separate from traditional retirement assets that fluctuate as financial markets shift.

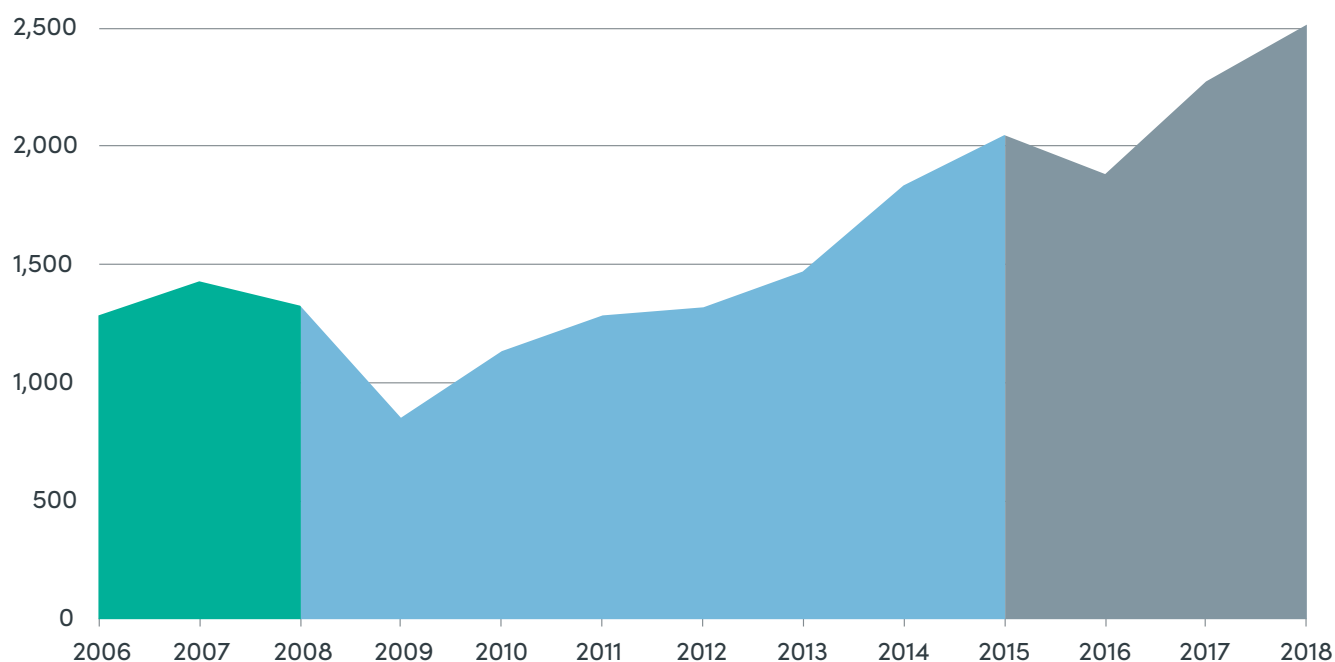
The minimum Purchase Payment is \$50 per month on a recurring basis or a \$2,500 lump sum. The maximum is \$1 million in total Purchase Payments. Because Purchase Payments can be made at different times, different one-year interest rates may apply to all of your contributions.

¹ Withdrawals taken before the end of the surrender charge period may be subject to surrender charges.

Timing Your Retirement – a 12-year Perspective

In assessing your retirement strategy, it's not only about how much you've accumulated but also about timing. Prevailing economic conditions when you exit the workforce can have a substantial impact on your short- and long-term financial needs.

Market Performance in the S&P 500^{®2}



Bob retired in 2006 and needed to use assets from equity investments for living expenses. Overall S&P 500[®] Index performance rose steadily, affording Bob the ability to use those assets for income while his investments continued to earn positive returns.

Elaine started her retirement in 2008. If she had needed to use assets from her equity investments at this point, she may not have been able to recover from the losses in her portfolio.

² Google.com/finance?q=INDEXSP:INX

Contribute Through Your Employer's Plan or Your Own IRA³

You can begin contributing to the Total Interest Annuity by setting up payroll deferral through your employer's 403(b) plan or automatic drafts from your bank account for an IRA. Contributions through your 403(b) plan are also tax deferred. The IRA sets annual contribution limits.

³ If you are purchasing an annuity to fund a retirement plan, such as an IRA that receives preferential tax treatment under the Internal Revenue Code, you should consider that an annuity does not provide any additional tax advantages to those already available from a retirement plan. However, an annuity does offer features and benefits in addition to tax deferral that other funding vehicles may not provide, including death benefit protection for your beneficiaries and annuity options that can guarantee income for life. Visit with your financial professional to determine whether the overall benefits and costs of an annuity are appropriate considering your circumstances.



Transfer Assets for Protection

You can also transfer existing balances from other 403(b) accounts or IRA plans into the Total Interest Annuity at any time to further protect part of your retirement savings.

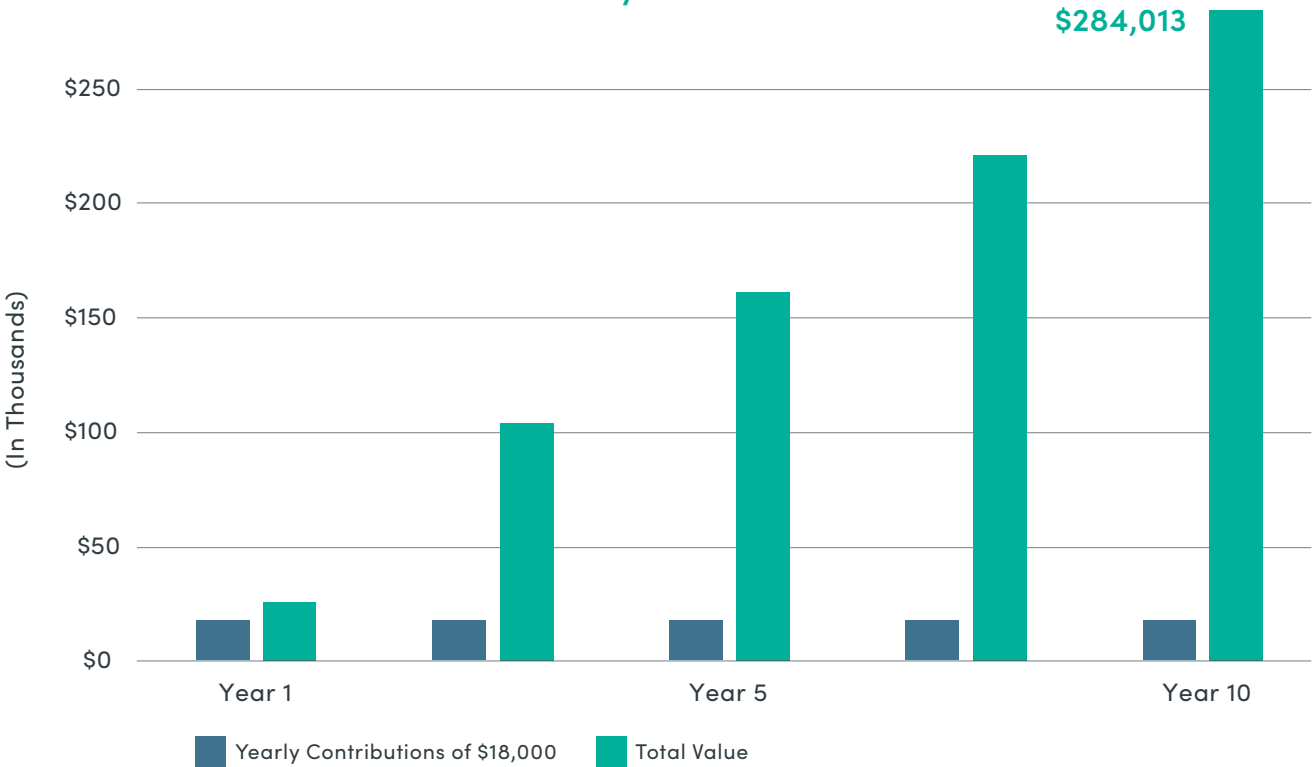
In-service Transfers for 403(b) Plans

If you have some of your retirement savings with another provider, you may have the option to transfer those amounts to the Total Interest Annuity. Transfers don't affect the amount you can contribute each year.

IRA Rollovers

You can roll over other investments in an existing IRA to a new IRA within the Total Interest Annuity. Transfers don't affect the amount you can contribute each year.

Maximize Your Contributions to Be Ready for Retirement*



By purchasing the Total Interest Annuity, then contributing the maximum annual IRS contribution limit for the Age 50+ Catch-up provision over 10 years, you could build guaranteed savings for when you're ready to retire (subject to any applicable surrender charges).

* This hypothetical example assumes a person makes 10 years of Purchase Payments of \$18,000 and an additional \$6,000 of Purchase Payments each year for the Age 50+ Catch-up provision. The assumed interest credited is 3.00% with a 2.00% bonus for Purchase Payments made in the first year of the contract and 3.00% for years 2-10, compounded annually.



Play Catch Up

Once you reach 50 years old, federal tax laws allow you to participate in an Age 50+ Catch-up provision. Participants over age 50 who are participating in an employer-sponsored retirement plan can contribute an additional amount up to the annual maximum IRS limit each year. A similar provision is available for IRAs. Speak with your financial professional or visit [IRS.gov](https://www.irs.gov) for more information on annual contribution limits.



Three Layers of Protection

1 An Initial Guaranteed Rate

Your contributions are not only protected but also receive an initial interest rate that is guaranteed. Future contributions, including payroll deferrals, in-service transfers, or rollovers, all receive the initial interest rate for the first 12 months. Each of your contributions receives a guaranteed interest rate for one year. After each guaranteed interest rate expires, a new interest rate is set for one year.

2 Getting Started With a Bonus Rate^{4, 5}

The Total Interest Annuity will also provide an additional bonus rate to help you begin your contract. The bonus rate is an additional interest rate applied to all contributions received within the first year of your annuity and is only credited for one year for each purchase.

3 Minimum Rate Guarantee

The Total Interest Annuity also offers a Guaranteed Minimum Interest Rate (GMIR). This is the minimum amount of interest that will be credited for every contribution you make. Regardless of how much interest rates change, you can be assured that your contract will continue to receive at least the GMIR. The GMIR is established at contract issue and does not change.

Surrender Charge Waiver for Early Retirement Rider⁶

If you are contributing to your Total Interest Annuity through your 403(b) plan, you may choose to add the Surrender Charge Waiver for Early Retirement Rider (an annual charge applies). The option allows you to take withdrawals from your contract prior to the end of the surrender charge schedule without incurring surrender charges if you meet all of the following criteria:

- Minimum of 5 years in the contract
- At least 55 years old
- Separated from service at or after age 55

Return of Purchase Payments Guarantee Rider

If you're concerned about gaining immediate access to your funds, you can choose the Return of Purchase Payments Guarantee Rider (an annual charge applies). This rider guarantees that the surrender value of the contract will never be below the Purchase Payments made.⁷

Free Annual Withdrawals up to 10%

After the first year of your contract, you can generally withdraw up to 10% of your contract value per year without a surrender charge. However, withdrawals that exceed that limit may be subject to a surrender charge in accordance with the schedule listed on the following page. All surrender charges end after the 10th Contract Year (9th Contract Year for contracts issued in IN, MD, MS, and WA). Withdrawals taken before age 59½ may also be subject to an IRS penalty tax.

⁴ Bonus annuities may include lower interest rates, longer surrender periods, higher surrender charges, or other restrictions that are not included in annuities that don't offer a bonus.

⁵ In lieu of the bonus rate for TX contracts, the first year current interest rate will include additional guaranteed interest equivalent to the current bonus rate.

⁶ Surrender Charge Waiver for Early Retirement Rider is not available in CT, MD, MA, TX, or WA.

⁷ The return of Purchase Payments would be less any previous withdrawals, and rider charges deducted, and any premium tax due or paid by Security Benefit and is applicable on a full withdrawal only. The rider is not available in TX, VT, or WA.

Total Interest Annuity Overview											
Initial Interest Rate	The Initial Interest Rate is the interest rate applied to new Purchase Payments. Each Purchase Payment earns the Initial Interest Rate, which is set biweekly.										
Bonus Rate	For the first 12 months of the contract, new Purchase Payments earn an additional bonus rate above the Initial Interest Rate. The bonus is paid for a rolling 12-month period on all Purchase Payments made within the first 12 months of the contract. The bonus rate is fixed at contract issue. ⁸										
Renewal Rate	There are two renewal rates: 1) the renewal rates earned 12 to 24 months after a Purchase Payment is made and 2) the renewal rates earned after 24 months. Each renewal rate is set quarterly.										
Guaranteed Minimum Interest Rate (GMIR)	A GMIR is fixed at contract issue, and the contract will never receive less than the GMIR.										
Free Annual Withdrawals	Generally, Owners can withdraw up to 10% of the contract value per year without penalty during any contract year. ⁹ This feature is not available during the first 12 months of the contract. Withdrawals exceeding the free withdrawal amount may be subject to a surrender charge.										
Understanding the Surrender Charge Schedule	All surrender charges end after the 10th Contract Year (9th Contract Year for contracts issued in IN, MD, MS, and WA). Withdrawals made that exceed the annual free withdrawal amount may be subject to surrender charges according to the schedule below. For all states except IN, MD, MS, and WA, surrender charges apply based on the age of each Purchase Payment comprising a withdrawal.										
	Age of Purchase Payment	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+			
	Surrender Charge Schedule	8.5%	8%	7%	6%	5%	4%	0%			
	All surrender charges end after the 10th Contract Year.										
	For the states of IN, MD, MS, and WA only, surrender charges apply based on the age of the contract at the time of withdrawal.										
	Contract Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
	Surrender Charge Schedule	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%
All surrender charges end after the 9th Contract Year.											
Purchase Payment Limitations	The minimum Purchase Payment allowed is \$2,500 or a recurring Purchase Payment of \$50 per month. The total of all Purchase Payments may not exceed \$1 million without prior approval by Security Benefit Life Insurance Company (SBL).										
Surrender Charge Waiver for Early Retirement Rider	The waiver is only available on 403(b) or Roth 403(b) contracts. ¹⁰ Owners can take withdrawals from their contract without a surrender charge if they meet the following qualifications: <ul style="list-style-type: none">• Minimum of 5 years in the contract• Minimum age of 55• Separation from service at or after age 55• Cost is a 0.25% reduction in the overall crediting rate, and the option is not available in CT, MD, MA, TX, or WA.										
Return of Purchase Payments Guarantee Rider	<ul style="list-style-type: none">• This rider guarantees that the Cash Surrender Value of the contract will never be below the Purchase Payments made, less any previous withdrawals, any premium tax due or paid by Security Benefit Life Insurance Company, and any rider charges deducted from the contract. This rider is applicable on a full withdrawal only and is not available in TX, VT, and WA.¹⁰• Cost is a 0.10% reduction in the overall crediting rate.										
Loans	Loans are available for 403(b) contracts.										
Issue Ages	0 – 85 (Issue ages may vary by state.)										
Death Benefit	If the Owner dies before the Annuity Start Date, the Full Contract Value is paid to the contract beneficiary without any surrender charge or fees, less any applicable premium tax.										
Tax Statuses Available	403(b), Roth 403(b), IRA, Roth IRA, non-qualified										

⁸ In lieu of the bonus rate for TX contracts, the first year current interest rate will include additional guaranteed interest equivalent to the current bonus rate.

⁹ Withdrawals may be subject to ordinary income tax and, if made before age 59½, may also be subject to a 10% IRS penalty tax.

¹⁰ Riders must be established at contract issue and cannot be canceled. Rider cost will be charged for 10 years.



Secure a confident, comfortable retirement.

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

Talk to your financial professional to see whether a Security Benefit Total Interest 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 Total Interest Annuity, form 5100 (2-11), a flexible purchase payment deferred annuity, the Return of Purchase Payments Guarantee Rider, form 5121 (2-11), and the Surrender Charge Waiver for Early Retirement Rider, form 5120 (2-11), optional riders for which annual charges apply, are issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.



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