

Total Interest Annuity

RATE SHEET

RATES EFFECTIVE: JUNE 9, 2025

	Rates
Initial Interest Rate Applies to each Purchase Payment (contribution) for 12 months. Renewal rates are set quarterly.	4.00%
Bonus Rate* Additional rate for Purchase Payments (contributions) received in the first year of the contract (applies to each premium for 12 months).	2.00%
Guaranteed Minimum Interest Rate (GMIR)**	3.00%

The rate lock is available for 60 days from the date of the applicant’s signature. See reverse side for details.

Rate may be changed at any time without notice and the rates set forth herein may not be available at the time of purchase.

Renewal Rates: For second year rate and renewal rates, visit SecurityBenefit.com

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

**GMIR effective 04/01/2025

If you don’t want to take any market risk whatsoever with your hard-earned money, the Security Benefit Total Interest Annuity can provide stability, assurance, and protection. The Total Interest Annuity is a flexible premium deferred annuity designed for recurring 403(b) or IRA contributions.

Protect Your Principal

- Security Benefit Life Insurance Company, established in 1892, guarantees your principal.
- The Total Interest Annuity allows you to earn interest regardless of what happens in the market.

Direct Your Contributions or Transfer

- You can contribute up to \$19,000 per year through your 403(b) retirement account (+ additional \$6,000 if you’re over age 50).
- You may transfer assets from other investments, such as your employer plan or an IRA, to the Total Interest Annuity.

Earn Guaranteed Interest

- The Total Interest Annuity credits interest rates that are guaranteed for a year.
- First year contributions earn an additional bonus.*
- The Guaranteed Minimum Interest Rate (GMIR) allows you to save for retirement with confidence.¹



Start Today

If you’re concerned about market volatility, consider protecting a portion of your retirement assets with guaranteed savings. Visit with your financial professional to discuss a rollover or in-service transfer to the Total Interest Annuity.

¹ Guaranteed Minimum Interest Rates vary by state. If the contract’s GMIR exceeds any of the rates disclosed above, the GMIR will prevail.

Total Interest Annuity Overview										
Issue Ages	0 – 85 years of age (may vary by state)									
Minimum Initial Premium	\$2,500 or a recurring premium of \$50 per month									
Contract Types	403(b) or Roth 403(b), IRA, or ROTH IRA									
Free Withdrawals	Generally, during any contract year you can withdraw up to 10% of your beginning year contract value plus 10% of Purchase Payments since your last contract anniversary without a surrender charge. ² However, this is not available during the first 12 months of the contract. Withdrawals exceeding the free withdrawal limit may be subject to surrender charges.									
Loans	You may only take a loan from a 403(b) plan if provisions allow for it. Loan origination and quarterly maintenance fees apply. Consult your financial professional regarding availability.									
Surrender Charge Schedule	For all states except Indiana, Maryland, Mississippi, and Washington. Surrender charges apply based on the time the contract was issued.									
	Age of Purchase Payment	Less than 1 year	1 to <2 years	2 to <3 years	3 to <4 years	4 to <5 years	5 to <6 years	More than 6 years		
	Surrender Charge Schedule	8.5%	8%	7%	6%	5%	4%	0%		
	All surrender charges end after the 10th Contract Year.									
	For the states of Indiana, Maryland, Mississippi, and Washington only. Surrender charges apply to each Purchase Payment based on time since payment was made.									
	Contract Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Surrender Charge Schedule	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%
All surrender charges end after the 9th Contract Year.										
Rate Lock Information	A rate lock is available for 60 days from date of the applicant's signature on the applicable in-service transfer or IRA rollover forms. To ensure qualification for the rate lock, all requirements must be met, including the In Good Order Guidelines.									

Requirements: Security Benefit must receive all original paperwork within five business days of the client's signature. After five business days, the money will receive the current rate. Money transferring from another carrier must be received at Security Benefit within 60 days of the applicant's signature. The rate lock is applicable for the first 12 months of the contract.

In Good Order Guidelines

- Fully completed application and/or Incoming Funds Request form
- Original signed Incoming Funds Request form for transferred funds, including a signature guarantee (if required by the transferring company)
- State Replacement form and Sales Literature Confirmation form (if applicable) if transfer is replacing an existing annuity or life insurance policy
- State specific forms if applicable (Visit SecurityBenefit.com to see whether your state has additional required forms.)
- Fulfillment of any additional transferring company requirements to ensure delivery of funds

² Withdrawals may be subject to ordinary income tax and, if made before the age of 59½, may also be subject to a 10% IRS penalty tax.

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.

The Total Interest Annuity, contract form 5100 (2-11), is a flexible Purchase Payment deferred annuity issued by Security Benefit Life Insurance Company (SBL) and may not be available in all states. State variations apply as do other conditions and limitations. Consult the contract for details.

Bonus annuities may include changes to the interest rate that are not included in similar annuities without a bonus. These changes

may include lower interest rates for subsequent years, higher surrender charges, longer surrender charge periods, or other changes. The amount of the changes in interest rates and charges may exceed the amount of the bonus. This flyer relates to contract form 5100 (2-11). Product features and availability will vary by state. The contract is issued by Security Benefit Life Insurance Company and has limitations. Call 800.888.2461 for complete details.

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 bank service or activity.