

Foundations Annuity

CREDITING RATES

EFFECTIVE: JUNE 23, 2025

Index Crediting Options			
Index Term	Index Crediting Option	5-yr Product	7-yr Product
1-Year	S&P 500® Annual Point to Point Index Account with Cap*	10.00% Cap	10.25% Cap
	S&P 500 Annual Point to Point Index Account with Trigger Rate**	7.75% Trigger	8.00% Trigger
	MSCI EAFE Annual Point to Point Index Account*	10.25% Cap	10.50% Cap
	NASDAQ-100® Annual Point to Point Index Account*	10.25% Cap	10.50% Cap
	Russell 2000® Small Cap Annual Point to Point Index Account*	10.25% Cap	10.50% Cap
	S&P 500 Annual Average Index Account*	9.75% Cap	10.00% Cap
	S&P 500 Monthly Sum Index Account*	3.35% Cap	3.50% Cap
	S&P 500 Factor Rotator Daily RC2 7% Annual Point to Point Index Account **	130.00% Par Rate	130.00% Par Rate
	S&P 500 Low Volatility Daily Risk Control 5% Annual Point to Point Index Account	1.75% Spread	1.50% Spread
	S&P Multi-Asset Risk Control (MARC) 5% Annual Point to Point Index Account**	200.00% Par Rate	210.00% Par Rate
	Morningstar Wide Moat Focus Barclays VC 7% Annual Point to Point Index Account**	160.00% Par Rate	165.00% Par Rate
2-Year	S&P 500 Factor Rotator Daily RC2 7% 2-yr Point to Point Index Account **	190.00% Par Rate	190.00% Par Rate
	S&P 500 Low Volatility Daily Risk Control 5% 2-yr Point to Point Index Account	1.00% Spread	0.50% Spread
	S&P Multi-Asset Risk Control (MARC) 5% 2-yr Point to Point Index Account**	275.00% Par Rate	275.00% Par Rate
	Morningstar Wide Moat Focus Barclays VC 7% 2-yr Point to Point Index Account**	210.00% Par Rate	220.00% Par Rate

* Without dividends

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

*** This Index Account has an Annual Spread that is currently set at 0% but is subject to change. The Annual Spread is set at our discretion at the beginning of each Index Term based upon various factors, including market conditions, but it will never be greater than the Guaranteed Maximum Annual Spread.

Fixed Crediting Option		
Fixed Account Interest Rate	4.70%	4.85%
Fixed Account Guaranteed Minimum Interest Rate (GMIR)	3.00%	3.00%

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 above. GMIR effective for new contracts issued on or after 04/01/2025.

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, Guaranteed Minimum Caps, Guaranteed Maximum Spreads, and Guaranteed Minimum Participation Rates are determined at time of issue and are guaranteed for the life of the contract.

Bonus: 1% Bonus on all Purchase Payments made within the first contract year.

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, Cap, Spread, Participation Rate, and GMIR in effect on the respective date the contract is issued.

This material contains highlights only. Please refer to the annuity contract for a full explanation of the product and any charges or limitations.

The Security Benefit Foundations Annuity, form 5800 (11-10) and ICC10 5800 (11-10), a fixed index flexible premium deferred annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability may vary by state. In Idaho, Foundations is issued on form ICC10 5800 (11-10).

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.

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