Security Benefit®

A Company You Can Count On

Our founding principles of wisdom, protection, and security complement a strategic focus built on the belief that everyone deserves an opportunity to achieve financial security. It's been our legacy for more than 130 years and it's one we're proud of and determined to preserve.

Financial Strength Ratings				
A–	**A**	**A–**	**A–**
(Excellent)	**(Good)**	**(Strong)**	**(Strong)**
AM Best	Morningstar® DBRS	Fitch Ratings	S&P Global Ratings
As of 02/2026	As of 09/2026	As of 08/2026	As of 09/2026

The ratings reflect the financial strength of the insurer and should not be considered to have any bearing on the investment performance of assets held in any Security Benefit Life Insurance Company (SBL) separate account. Rating agencies take many factors into account when assigning a financial strength or claims-paying rating to an insurer. For a more complete understanding of the reasons for the ratings assigned to SBL, please refer to the ratings assessment.

$63.8 billion
Assets Under Management[1]

$8.6 billion
Total Adjusted Capital[2]

$46.4 billion
General Account Assets Under Management[1]

112%
Solvency Ratio[3]

Few companies have been in business as long as we have. We attribute our longevity to a nimble business model and the unparalleled importance we place on our partnerships — with our customers, our network of independent financial professionals, our more than 2,000 associates worldwide, and the communities in which we live and work. We specialize in serving employees in the education, corporate, banking, government, and health care markets as well as individual investors.

Retirement has changed — how you plan for your financial security, how you choose to spend your time, and how long your retirement might last are vastly different from what your grandparents or even your parents may have experienced.

Whereas they may have had pensions, you may have assumed more responsibility for your retirement savings with greater access to resources to help you not only accumulate and manage your assets but to also assess when — or whether — to retire.

However you define your future, our role at Security Benefit is to provide you with inventive, simplified savings solutions to support your goals.

For more than 50 years, we've focused exclusively on the retirement savings market to help consumers align their assets with their aspirations for a confident, comfortable retirement.

> **We've preserved our reputation for the past 10 years as a leader in multiple retirement market segments: overall fixed annuity sales, bank market fixed annuity sales, the K-12 education market, and overall fixed index annuity sales.**

[1] As of 6/30/2026, SBL Holdings, Inc. (SBLH)

[2] As of 06/30/2026, Security Benefit Life Insurance Company's total admitted assets were $66.8 billion and liabilities were $59.5 billion. Total Adjusted Capital (TAC) is calculated based on the NAIC specified formula.

[3] As of 06/30/2026. The solvency ratio for SBL takes all of an insurer's assets (both general and separate accounts) and divide that number by its total liabilities. The quality of the assets, liquidity, diversification, and other factors are not included in the ratio. In addition, liabilities may fluctuate daily.

Our Legacy

In 1891, few people had life insurance. But in December of that year, in the back of a small Topeka, Kansas, drugstore, 11 determined people each providing a single dollar pooled their resources to solve that problem.

Two months later, in February 1892, they founded a fraternal association that would provide men, women, and children with financial security in the event of a calamity. The precursor to Security Benefit, the Knights and Ladies of Security built a national reputation for ingenuity and philanthropy.

Through wars and natural disasters, epidemics and economic upheavals, the company has distinguished itself through the decades as a nationally recognized pioneer in financial performance, product and program innovation, customer service, and employment practices.

Since our company's inception, helping people in need has been embedded in our culture, individually and collectively. A Charitable Trust supports more than 100 organizations that serve low-income and at-risk individuals and promote education, health, the arts, and diversity initiatives. Our associates also give time and money to various causes that enhance overall well-being.

We know you have a choice in companies and retirement solutions, and we appreciate your trust in us as we remain focused on the same mission that inspired our company's inception in 1892: to help people across America To and Through Retirement®.

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

Talk to your financial professional to learn more or contact us at 800.888.2461.

Ratings Explanations

AM Best: AM Best's rating represents an overall opinion of an insurance company's ability to meet its obligations to policyholders and is derived by evaluating the financial strength, operating performance, and market profile of an insurance company in comparison with quantitative and qualitative standards of a peer life/health industry composite. AM Best ratings range from A++ (Superior) to S (Rating Suspended).

Morningstar DBRS: The rating provides an opinion on the financial strength of the insurer and its ability to satisfy its financial obligations in accordance with the policy or insurance contract terms under which an obligation has been issued. Ratings are based on quantitative and qualitative considerations relevant to the insurer, as well as the relative ranking of claims. Moreover, all rating categories from AA to CCC contain the subcategories (high) and (low). The absence of either a (high) or (low) designation indicates the rating is in the middle of the category.

Fitch Ratings: Fitch Ratings evaluates key credit factors including financial ratios, quantitative elements, and performance relative to peers. Rating committees also weigh several criteria including overall business profile, capitalization and leverage, and financial performance and earnings when evaluating the final rating. Fitch Ratings range from AAA (Exceptionally Strong) to D (Distressed).

Standard & Poor's®: S&P® ratings are a current opinion of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract Owners on a timely basis. The ratings are assigned to the insurance organization itself and do not address the suitability of a particular policy or contract for a specific purpose or purchaser. S&P® ratings range from AAA (Extremely Strong) to R (Under Regulatory Supervision) and short-term ratings range from A-1 (Strong) to R (Under Regulatory Supervision).

Neither Security Benefit Life Insurance Company nor its affiliates are fiduciaries. 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.

Annuities are issued by Security Benefit Life Insurance Company in all states except New York.

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.

Security Benefit®
TO AND THROUGH RETIREMENT

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