SECURITY BENEFIT LIFE INSURANCE COMPANY

Strategic Growth Annuity Series — State Variations

STRATEGIC GROWTH | STRATEGIC GROWTH 7 | STRATEGIC GROWTH PLUS

States (Strategic Growth Series)	NH/TI Waiver (Series)	Surrender Charge Schedule (Strategic Growth and Strategic Growth Plus)											MVA (Series)	Bonus (Strategic Growth Plus only)	Bonus Recapture (Strategic Growth Plus only)										
AL, AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, MT, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	12	12	11	11	10	9	8	7	6	4	0			Percent	100	100	100	100	100	100	80	60	40	20	0
IIPRC States: AK, CT, ID, IN, MD, MN, MO, NH, NV, OH, OK, OR, SC, UT, VA, WA	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
CA	No	Year	1	2	3	4	5	6	7	8	9	10	11+	No	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0	0			Percent	90	80	70	60	50	40	30	20	10	0	0
DE	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
FL	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	10	10	10	10	10	9	8	7	6	4	0			Percent	100	100	100	100	100	100	80	60	40	20	0
MA	Yes (Terminal Illness Waiver only available)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
NJ	Yes (Nursing Home Waiver only available)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
PA, TX	Yes (Waive only surrender charges)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	14%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0

States (Strategic Growth 7)	Surrender Charge Schedule (Strategic Growth 7)							
In all states except California	Year	1	2	3	4	5	6	7	8
	Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	0
CA	Year	1	2	3	4	5	6	7	8
	Percent	8.1	7.2	6.3	5.4	4.5	3.6	2.7	0

Not available for sale in New York.

*For IIPRC states and FL, the MVA factor does not include the 25 bps adjustment in calculating the MVA.

FINANCIAL PROFESSIONAL USE ONLY

The Security Benefit Strategic Growth Annuity, Security Benefit Strategic Growth 7 Annuity, and the Security Benefit Strategic Growth Plus Annuity (Strategic Growth Series), are modified single premium, deferred fixed index annuity contracts issued by Security Benefit Life Insurance Company (SBL). In most states, the Strategic Growth Series Annuities are issued on form 5600 (9-19). In Alaska, Connecticut, Idaho, Indiana, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, Utah, Virginia, and Washington, the Strategic Growth Series Annuities form is ICC19 5600 (9-19).

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TO AND THROUGH RETIREMENT

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