SECURITY BENEFIT
LIFE INSURANCE COMPANY

Strategic Growth Annuity

CREDITING RATES

EFFECTIVE: 11/09/2026

Buy Up Charge	0.95%

Index Crediting Options			
Index Term	**Index Crediting Option**	**No Rate Buy Up Feature**	**With Rate Buy Up Feature[1]**
1-Year	S&P 500® Annual Point to Point Index Account	10.50% Cap	13.25% Cap
	MSCI EAFE Annual Point to Point Index Account	11.25% Cap	14.75% Cap
	NASDAQ-100® Annual Point to Point Index Account	10.75% Cap	13.25% Cap
	Russell 2000® Small Cap Annual Point to Point Index Account	11.00% Cap	13.85% Cap
	S&P 500® Annual Point to Point Index Account	52% Par Rate	63% Par Rate
	S&P 500® Annual Point to Point Index Account	80% Par Rate 3.00% Spread	91% Par Rate 3.00% Spread
	S&P 500® Dynamic Intraday TCA Index Account *	75% Par Rate	90% Par Rate
	S&P 500® Factor Rotator Daily RC2 7% Index Account *	135% Par Rate	163% Par Rate
	S&P Multi-Asset Risk Control (MARC) 5% Index Account *	220% Par Rate	262% Par Rate
	Morgan Stanley Global Equity Allocator Index Account *	175% Par Rate	210% Par Rate
	Morningstar Wide Moat Barclays VC 7% Index Account *	140% Par Rate	170% Par Rate
	UBS Market Pioneers Index Account *	175% Par Rate	215% Par Rate
	UBS Multi Asset Inflation Aware Index Account *	200% Par Rate	245% Par Rate
2-Year	S&P 500® Dynamic Intraday TCA Index Account *	110% Par Rate	130% Par Rate
	S&P 500® Factor Rotator Daily RC2 7% Index Account *	185% Par Rate	225% Par Rate
	S&P 500® Low Volatility Daily Risk Control 5% Index Account *	100% Par Rate	122% Par Rate
	S&P Multi-Asset Risk Control (MARC) 5% Index Account *	275% Par Rate	335% Par Rate
	Morgan Stanley Global Equity Allocator Index Account *	275% Par Rate	330% Par Rate
	Morningstar Wide Moat Barclays VC 7% Index Account *	200% Par Rate	245% Par Rate
	UBS Market Pioneers Index Account *	225% Par Rate	280% Par Rate
	UBS Multi Asset Inflation Aware Index Account *	285% Par Rate	350% Par Rate
Fixed Account Interest Rate		5.00%	
**Fixed Account Guaranteed Minimum Interest Rate (GMIR)		2.00%	

* 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.

** GMIR effective for new contracts issued on or after 10/01/2026 . Please refer to the Strategic Growth Annuity Statement of Understanding for specifics about guaranteed minimum caps, guaranteed maximum spreads, and guaranteed minimum participation rates.

Rates are effective for applications received in good order after the date indicated above. Rates may be changed at any time without advance notice, and the rates set forth herein may not be available at the time an application is received or at the time a contract is issued by Security Benefit. Refer to the Interest rate-lock program for complete details.

For contracts issued in Iowa or to Iowa residents elsewhere, only the Fixed Account, S&P 500® Annual Point to Point Index Account (with Cap), S&P 500® Annual Point to Point Index Account (with Participation Rate), S&P 500® Annual Point to Point Index Account (with Participation Rate and Annual Spread) , MSCI EAFE Annual Point to Point Index Account (with Cap), Nasdaq-100® Annual Point to Point Index Account (with Cap), and Russell 2000® Small Cap Annual Point to Point Index Account (with Cap).

Security Benefit®

[1] The Rate Buy Up Feature offers enhanced crediting rates in exchange for a Buy Up Cost, deducted monthly from the Index Account Value, and makes available a one-time Buy Up Refund at the end of the Surrender Charge Period (refer to the Buy Up Refund Endorsement for requirements that must be met). Buy Up Charges and rates are subject to change, and separate Buy Up Charges and rates may apply to the Index Accounts in the future.

Interest rate-lock program

Security Benefit offers a rate-lock program for transfers from another carrier for up to 60 calendar days. The program will lock-in the current Fixed Account interest rate and cap, spread, and participation rates, as long as the transfer money is received at Security Benefit within 60 calendar days from the date we receive the signed application and all corresponding paperwork in good order for a new contract. The rate-lock program is available for initial Purchase Payments with a new contract.

It's important to understand this is not a "window" of time from the date of any rate announcement, rather, each individual application has a 60-day window. Once the transferred money arrives at Security Benefit, if it is within the 60-day window we will set the rates to be the higher of the rates on the date the contract is issued or the date the application was received at Security Benefit. For additional information about the rate-lock program, see the interest rate-lock program flyer (IM-22200-15).

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The Security Benefit Strategic Growth Annuity, a modified single premium, deferred fixed index annuity contract is issued by Security Benefit Life Insurance Company (SBL). In most states, the Strategic Growth Annuity is 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 Annuity form is ICC19 5600 (9-19).

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Talk to your financial professional to see whether a Strategic Growth Annuity can complement your retirement portfolio.

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IM-22180-08 | 2026/10/01 | Effective Date: 11/09/2026