SECURITY BENEFIT
LIFE INSURANCE COMPANY

Strategic Growth Annuity
Index Crediting Diversification With Buy Up Rates[1]

HYPOTHETICAL INDEX ACCOUNTS PERFORMANCE 2008-2025
BUY UP RATES AS OF 10/12/2026

Buy Up Charge	0.95%

Crediting Term	Crediting Term & Chart Key		Index Crediting Option	Rates
1-Year	S&P 500 Cap		S&P 500® Annual Point to Point Index Account	13.25% Cap
	MSCI EAFE		MSCI EAFE Annual Point to Point	14.75% Cap
	NASD 100		NASDAQ-100® Annual Point to Point	13.25% Cap
	RUSSELL		Russell 2000® Small Cap Annual Point to Point Index Account	13.85% Cap
	S&P 500 Par		S&P 500® Annual Point to Point Index Account	63.00% Par Rate
	S&P 500 ParSpd		S&P 500® Annual Point to Point Index Account	91.00% Par Rate 3.00% Spread
	S&P DYN		S&P 500® Dynamic Intraday TCA Annual Point to Point Account[2]	90.00% Par Rate
	S&P FR		S&P 500® Factor Rotator Daily RC2 7% Index Account[2]	163.00% Par Rate
	S&P MARC		S&P Multi-Asset Risk Control (MARC) 5% Index Account[2]	262.00% Par Rate
	MS MSGE		Morgan Stanley Global Equity Allocator Index Account[2]	210.00% Par Rate
	M* MOAT		Morningstar Wide Moat Barclays VC 7% Index Account[2]	170.00% Par Rate
	UBS MP		UBS Market Pioneers Index Account[2]	215.00% Par Rate
	UBS MAIA		UBS Multi Asset Inflation Aware Index Account[2]	245.00% Par Rate
	Odd Yr	**Even Yr**		
2-Year	2-YR S&P DYN	2-YR S&P DYN	S&P 500® Dynamic Intraday TCA Index Account[2]	130.00% Par Rate
	2-YR S&P FR	2-YR S&P FR	S&P 500® Factor Rotator Daily RC2 7% Index Account[2]	225.00% Par Rate
	2-YR S&P LV	2-YR S&P LV	S&P 500® Low Volatility Daily Risk Control 5% Index Account[2]	122.00% Par Rate
	2-YR S&P MARC	2-YR S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account[2]	335.00% Par Rate
	2-YR MS MSGE	2-YR MS MSGE	Morgan Stanley Global Equity Allocator Index Account[2]	330.00% Par Rate
	2-YR M* MOAT	2-YR M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account[2]	245.00% Par Rate
	2-YR UBS MP	2-YR UBS MP	UBS Market Pioneers Index Account[2]	280.00% Par Rate
	2-YR UBS MAIA	2-YR UBS MAIA	UBS Multi Asset Inflation Aware Index Account[2]	350.00% Par Rate

[1] The Rate Buy Up Feature offers enhanced cap, spread, and/or participation rate 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 Rate Buy Up Feature Brochure for details and requirements that must be met). The Buy Up Charge and rates are subject to change, and separate Buy Up Charges and rates may apply to the Index Accounts in the future.

[2] 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.

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1-yr Term Index Accounts with Buy Up Feature Rates

Hypothetical 1-yr Buy Up Rate Interest Credits from high to low, assuming contract purchase on December 31, 2007

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Annualized Avg Interest Credit
M* MOAT 11.73%	UBS MAIA 24.16%	S&P MARC 34.53%	UBS MAIA 37.07%	UBS MAIA 18.72%	MS MSGE 36.81%	UBS MAIA 31.58%	NASD 100 8.43%	UBS MAIA 17.93%	S&P DYN 41.18%	M* MOAT 0.27%	S&P MARC 35.89%	UBS MAIA 24.08%	UBS MAIA 26.04%	S&P 500 Cap 0.00%	MS MSGE 24.78%	S&P 500 ParSpd 18.85%	S&P MARC 26.99%	UBS MAIA 15.52%
UBS MAIA 8.80%	S&P DYN 21.30%	UBS MAIA 32.29%	S&P MARC 29.29%	M* MOAT 17.66%	S&P DYN 33.27%	S&P MARC 16.98%	UBS MAIA 0.42%	M* MOAT 14.11%	MS MSGE 37.40%	S&P 500 Cap 0.00%	UBS MAIA 32.95%	S&P MARC 21.69%	S&P 500 ParSpd 21.47%	S&P 500 Par 0.00%	S&P 500 ParSpd 18.41%	S&P FR 16.53%	MSCI EAFE 14.75%	S&P MARC 13.86%
UBS MP 8.36%	S&P 500 ParSpd 18.34%	UBS MP 26.36%	M* MOAT 18.07%	UBS MP 17.54%	S&P FR 32.65%	M* MOAT 16.80%	S&P 500 Cap 0.00%	RUSSELL 13.85%	UBS MAIA 33.32%	S&P 500 Par 0.00%	MS MSGE 32.34%	MS MSGE 19.30%	UBS MP 20.38%	S&P 500 ParSpd 0.00%	S&P DYN 17.87%	S&P 500 Par 15.13%	S&P 500 Cap 13.25%	S&P DYN 12.32%
S&P MARC 2.80%	S&P MARC 18.10%	S&P DYN 18.05%	UBS MP 8.77%	S&P MARC 15.59%	S&P 500 ParSpd 23.94%	NASD 100 13.25%	S&P 500 Par 0.00%	S&P MARC 11.32%	S&P MARC 28.06%	S&P 500 ParSpd 0.00%	M* MOAT 27.47%	S&P DYN 16.57%	S&P 500 Par 16.94%	S&P FR 0.00%	S&P 500 Par 14.82%	S&P 500 Cap 13.25%	NASD 100 13.25%	MS MSGE 11.75%[3]
S&P 500 Cap 0.00%	S&P FR 15.62%	M* MOAT 16.63%	S&P FR 3.90%	RUSSELL 13.85%	S&P 500 Par 18.65%	S&P 500 Cap 11.39%	S&P 500 ParSpd 0.00%	S&P FR 10.76%	UBS MP 27.09%	S&P FR 0.00%	S&P DYN 25.43%	RUSSELL 13.85%	MS MSGE 15.65%	S&P MARC 0.00%	MSCI EAFE 14.75%	NASD 100 13.25%	S&P 500 ParSpd 11.91%	S&P 500 ParSpd 10.43%
S&P 500 Par 0.00%	S&P 500 Par 14.77%	RUSSELL 13.85%	NASD 100 2.70%	S&P DYN 13.77%	MSCI EAFE 14.75%	S&P FR 11.26%	S&P FR 0.00%	S&P 500 Cap 9.54%	M* MOAT 26.30%	S&P MARC 0.00%	S&P 500 ParSpd 23.28%	S&P 500 Cap 13.25%	RUSSELL 13.69%	MS MSGE 0.00%	RUSSELL 13.85%	S&P DYN 12.60%	RUSSELL 11.29%	M* MOAT 10.10%
S&P 500 ParSpd 0.00%	MSCI EAFE 14.75%	NASD 100 13.25%	S&P DYN 1.69%	MSCI EAFE 13.55%	M* MOAT 14.54%	S&P 500 ParSpd 7.36%	S&P MARC 0.00%	S&P DYN 7.88%	S&P FR 17.10%	MS MSGE 0.00%	S&P FR 22.48%	NASD 100 13.25%	S&P 500 Cap 13.25%	M* MOAT 0.00%	S&P 500 Cap 13.25%	S&P MARC 10.14%	S&P 500 Par 10.33%	NASD 100 9.65%
S&P FR 0.00%	RUSSELL 13.85%	S&P 500 Cap 12.78%	S&P 500 Cap 0.00%	S&P 500 Cap 13.25%	RUSSELL 13.85%	S&P 500 Par 7.18%	MS MSGE 0.00%	S&P 500 Par 6.01%	MSCI EAFE 14.75%	UBS MP 0.00%	S&P 500 Par 18.19%	UBS MP 12.96%	NASD 100 13.25%	UBS MP 0.00%	NASD 100 13.25%	RUSSELL 10.02%	S&P DYN 4.36%	S&P 500 Cap 9.07%
NASD 100 0.00%	S&P 500 Cap 13.25%	S&P FR 10.69%	S&P 500 Par 0.00%	NASD 100 13.25%	S&P 500 Cap 13.25%	S&P DYN 5.42%	M* MOAT 0.00%	NASD 100 5.89%	S&P 500 ParSpd 14.67%	UBS MAIA 0.00%	UBS MP 17.80%	S&P 500 ParSpd 11.80%	S&P DYN 12.68%	UBS MAIA 0.00%	S&P MARC 9.07%	MS MSGE 4.91%	S&P FR 4.11%	S&P FR 8.95%
MSCI EAFE 0.00%	NASD 100 13.25%	MS MSGE 10.48%	S&P 500 ParSpd 0.00%	S&P FR 10.43%	NASD 100 13.25%	MS MSGE 3.80%	UBS MP 0.00%	S&P 500 ParSpd 5.68%	S&P 500 Cap 13.25%	NASD 100 0.00%	MSCI EAFE 14.75%	S&P 500 Par 10.24%	MSCI EAFE 8.78%	NASD 100 0.00%	M* MOAT 5.00%	UBS MP 1.96%	UBS MP 2.28%	UBS MP 8.89%
RUSSELL 0.00%	UBS MP 11.61%	S&P 500 ParSpd 8.63%	MS MSGE 0.00%	S&P 500 ParSpd 9.19%	UBS MP 7.27%	RUSSELL 3.53%	MSCI EAFE 0.00%	MS MSGE 5.48%	NASD 100 13.25%	MSCI EAFE 0.00%	RUSSELL 13.85%	M* MOAT 6.10%	M* MOAT 8.08%	MSCI EAFE 0.00%	S&P FR 3.67%	MSCI EAFE 1.15%	M* MOAT 1.60%	RUSSELL 8.85%
S&P DYN 0.00%	M* MOAT 3.62%	S&P 500 Par 8.05%	MSCI EAFE 0.00%	S&P 500 Par 8.44%	UBS MAIA 5.12%	UBS MP 0.00%	RUSSELL 0.00%	UBS MP 4.15%	RUSSELL 13.14%	RUSSELL 0.00%	S&P 500 Cap 13.25%	MSCI EAFE 5.43%	S&P FR 2.92%	RUSSELL 0.00%	UBS MAIA 1.67%	M* MOAT 0.00%	MS MSGE 0.53%	S&P 500 Par 8.74%
MS MSGE N/A	MS MSGE N/A	MSCI EAFE 4.90%	RUSSELL 0.00%	MS MSGE 8.30%	S&P MARC 0.00%	MSCI EAFE 0.00%	S&P DYN 0.00%	MSCI EAFE 0.00%	S&P 500 Par 12.23%	S&P DYN 0.00%	NASD 100 13.25%	S&P FR 5.07%	S&P MARC 0.73%	S&P DYN 0.00%	UBS MP 0.00%	UBS MAIA 0.00%	UBS MAIA 0.00%	MSCI EAFE 6.59%

[3] Annualized Average Interest Credit for MS MSGE is annualized based on the available data shown. The Annualized Average Interest Credit of the MS MSGE should not be compared to the Annualized Average Interest Credit of the other 1-yr Index Accounts.

It was not possible for a consumer to have received the interest credits shown in this retrospective example.

The caps, spreads and participation rates used in the examples in this brochure are for demonstration purposes only. The caps, spreads and participation rates are based on actual caps, spreads and participation rates published on 10/12/2026, which were not the caps, spreads and participation rates available during the simulated period and may not be currently available. Caps, spreads, and participation rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions. Actual interest credits for a purchased annuity contract will be based on the allocations selected by the owner, the performance of the underlying indices for any index accounts to which contract value is allocated, and the respective caps, spreads, and participation rates applicable to those index accounts. Past performance is no guarantee of future results.

Performance of the S&P 500® Dynamic Intraday TCA Index prior to 2023 is simulated. Performance of the S&P 500® Factor Rotator Daily RC2 7% Index prior to 2020 is simulated. Performance of the S&P MARC 5% Index prior to 2017 is simulated. Performance of the Morgan Stanley Global Equity Allocator Index prior to 2022 is simulated, and backcasted data was only available beginning in 2009. Performance of the UBS Market Pioneers Index prior to 2019 is simulated. Performance of the UBS Multi Asset Inflation Aware Index prior to 2022 is simulated. The Strategic Growth Annuity was not available until October 2019. Simulated index performance utilizes backward looking projections and should not be relied on as a predictor of future index performance, which may differ substantially from the simulated performance reflected in this example.

2-yr Term Index Accounts with Buy Up Feature Rates

Hypothetical 2-yr Buy Up Rate Interest Credits from high to low, assuming contract purchase on December 31, 2006 and 2007

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Annualized Avg Interest Credit Even Yr	Annualized Avg Interest Credit Odd Yr
2-YR UBS MAIA 57.02%	2-YR UBS MAIA 48.34%	2-YR UBS MAIA 85.19%	2-YR UBS MAIA 106.09%	2-YR UBS MAIA 83.76%	2-YR S&P DYN 75.31%	2-YR MS MSGE 64.85%	2-YR UBS MAIA 45.82%	2-YR UBS MAIA 26.29%	2-YR UBS MAIA 76.69%	2-YR S&P DYN 55.46%	2-YR M* MOAT 40.06%	2-YR UBS MAIA 86.07%	2-YR UBS MAIA 75.25%	2-YR UBS MAIA 20.55%	2-YR S&P DYN 2.82%	2-YR S&P DYN 47.63%	2-YR S&P MARC 48.81%	2-YR UBS MAIA 21.23%	2-YR UBS MAIA 19.65%
2-YR UBS MP 34.72%	2-YR S&P MARC 27.00%	2-YR S&P MARC 70.35%	2-YR S&P MARC 86.53%	2-YR S&P MARC 59.63%	2-YR MS MSGE 73.16%	2-YR S&P FR 63.72%	2-YR M* MOAT 12.27%	2-YR M* MOAT 8.58%	2-YR S&P DYN 76.06%	2-YR MS MSGE 40.36%	2-YR UBS MAIA 35.95%	2-YR MS MSGE 85.83%	2-YR MS MSGE 57.19%	2-YR UBS MP 13.97%	2-YR S&P LV 1.48%	2-YR MS MSGE 47.59%	2-YR S&P FR 29.07%	2-YR S&P DYN 15.22%	2-YR S&P MARC 14.34%
2-YR S&P MARC 32.03%	2-YR UBS MP 26.60%	2-YR S&P DYN 63.02%	2-YR M* MOAT 52.55%	2-YR M* MOAT 54.22%	2-YR S&P FR 62.35%	2-YR S&P DYN 58.79%	2-YR S&P MARC 11.29%	2-YR S&P FR 6.80%	2-YR MS MSGE 68.94%	2-YR M* MOAT 38.37%	2-YR S&P MARC 33.33%	2-YR S&P MARC 77.45%	2-YR S&P DYN 45.63%	2-YR S&P LV 8.47%	2-YR S&P FR 0.00%	2-YR S&P FR 28.40%	2-YR S&P DYN 25.38%	2-YR S&P MARC 14.46%	2-YR S&P DYN 14.10%
2-YR M* MOAT 25.43%	2-YR M* MOAT 22.47%	2-YR UBS MP 51.30%	2-YR UBS MP 47.18%	2-YR UBS MP 35.22%	2-YR M* MOAT 48.56%	2-YR UBS MAIA 53.38%	2-YR S&P LV 8.39%	2-YR S&P LV 5.28%	2-YR M* MOAT 61.37%	2-YR UBS MAIA 36.47%	2-YR S&P DYN 33.19%	2-YR S&P DYN 67.44%	2-YR UBS MP 45.02%	2-YR S&P FR 0.00%	2-YR S&P MARC 0.00%	2-YR S&P MARC 24.99%	2-YR S&P LV 15.36%	2-YR MS MSGE 14.11%[4]	2-YR M* MOAT 12.63%
2-YR S&P LV 2.03%	2-YR S&P LV 8.30%	2-YR S&P FR 37.73%	2-YR S&P DYN 29.02%	2-YR S&P DYN 22.71%	2-YR UBS MAIA 34.62%	2-YR M* MOAT 47.21%	2-YR S&P FR 7.45%	2-YR S&P DYN 4.99%	2-YR S&P MARC 51.89%	2-YR S&P MARC 23.65%	2-YR MS MSGE 32.77%	2-YR M* MOAT 49.81%	2-YR S&P MARC 28.78%	2-YR S&P MARC 0.00%	2-YR MS MSGE 0.00%	2-YR S&P LV 15.76%	2-YR MS MSGE 8.58%	2-YR M* MOAT 12.56%	2-YR MS MSGE 12.55%[4]
2-YR S&P FR 0.00%	2-YR S&P DYN 6.20%	2-YR M* MOAT 29.69%	2-YR S&P FR 20.50%	2-YR S&P FR 20.12%	2-YR UBS MP 33.10%	2-YR S&P LV 23.59%	2-YR S&P DYN 1.61%	2-YR S&P MARC 4.25%	2-YR UBS MP 41.36%	2-YR S&P FR 23.33%	2-YR S&P FR 30.76%	2-YR UBS MP 41.47%	2-YR M* MOAT 20.85%	2-YR MS MSGE 0.00%	2-YR M* MOAT 0.00%	2-YR M* MOAT 1.27%	2-YR UBS MP 5.52%	2-YR S&P FR 10.83%	2-YR UBS MP 10.12%
2-YR S&P DYN 0.00%	2-YR S&P FR 2.32%	2-YR S&P LV 17.21%	2-YR S&P LV 10.09%	2-YR S&P LV 10.26%	2-YR S&P LV 21.08%	2-YR S&P MARC 10.75%	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P FR 40.01%	2-YR S&P LV 17.89%	2-YR S&P LV 15.98%	2-YR S&P FR 38.97%	2-YR S&P LV 11.97%	2-YR M* MOAT 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 1.05%	2-YR M* MOAT 0.00%	2-YR UBS MP 9.94%	2-YR S&P FR 10.10%
2-YR MS MSGE N/A	2-YR MS MSGE N/A	2-YR MS MSGE N/A	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P MARC 9.01%	2-YR UBS MP 5.85%	2-YR UBS MP 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 23.20%	2-YR UBS MP 17.05%	2-YR UBS MP 5.66%	2-YR S&P LV 16.34%	2-YR S&P FR 11.16%	2-YR S&P DYN 0.00%	2-YR UBS MAIA 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 0.00%	2-YR S&P LV 6.20%	2-YR S&P LV 6.16%

It was not possible for a consumer to have received the interest credits shown in this retrospective example.

Benchmarked Index Performance as of December 31

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Annualized Avg Index Return
S&P 500® Index																		
-38.49%	23.45%	12.78%	0.00%	13.40%	29.60%	11.39%	-0.73%	9.54%	19.42%	-6.24%	28.88%	16.26%	26.89%	-19.44%	23.53%	24.01%	16.39%	8.93%
MSCI EAFE Index																		
-45.09%	27.75%	4.90%	-14.82%	13.55%	19.43%	-7.35%	-3.30%	-1.88%	21.78%	-16.14%	18.44%	5.43%	8.78%	-16.79%	15.03%	1.15%	27.89%	1.40%
NASDAQ-100® Index																		
-41.89%	53.54%	19.22%	2.70%	16.82%	34.99%	17.94%	8.43%	5.89%	31.52%	-1.04%	37.96%	47.58%	26.63%	-32.97%	53.81%	24.88%	20.17%	14.86%
Russell 2000® Small Cap Index																		
-34.80%	25.22%	25.31%	-5.45%	14.63%	37.00%	3.53%	-5.71%	19.48%	13.14%	-12.18%	23.72%	18.36%	13.69%	-21.56%	15.09%	10.02%	11.29%	6.75%
S&P 500® Dynamic Intraday TCA Index																		
-15.28%	23.67%	20.06%	1.88%	15.30%	36.97%	6.02%	-4.51%	8.75%	45.76%	-2.13%	28.26%	18.41%	14.09%	-14.76%	19.86%	14.00%	4.84%	11.17%
S&P 500® Factor Rotator Daily RC 7% Index																		
-7.80%	9.58%	6.56%	2.39%	6.40%	20.03%	6.91%	-3.36%	6.60%	10.49%	-0.11%	13.79%	3.11%	1.79%	-11.32%	2.25%	10.14%	2.52%	4.19%
S&P 500 Low Volatility Daily Risk Control 5% Index																		
-1.70%	8.65%	5.03%	3.09%	5.17%	11.52%	7.01%	-0.12%	4.45%	13.94%	0.63%	12.40%	0.89%	8.85%	-1.75%	3.01%	9.62%	2.71%	5.08%
S&P MARC 5% (Multi-Asset Risk Control) Index																		
1.07%	6.91%	13.18%	11.18%	5.95%	-3.08%	6.48%	-2.92%	4.32%	10.71%	-3.30%	13.70%	8.28%	0.28%	-9.20%	3.46%	3.87%	10.30%	4.32%
Morgan Stanley Global Equity Allocator Index																		
N/A	N/A	4.99%	-7.37%	3.95%	17.53%	1.81%	-3.58%	2.61%	17.81%	-4.74%	15.40%	9.19%	7.45%	-13.96%	11.80%	2.34%	0.25%	3.72%[5]
Morningstar Wide Moat Focus Barclays VC 7% Index																		
6.90%	2.13%	9.78%	10.63%	10.39%	8.55%	9.88%	-4.43%	8.30%	15.47%	0.16%	16.16%	3.59%	4.75%	-14.21%	2.94%	-2.36%	0.94%	4.72%
UBS Market Pioneers Index																		
3.89%	5.40%	12.26%	4.08%	8.16%	3.38%	-1.25%	-5.46%	1.93%	12.60%	-5.78%	8.28%	6.03%	9.48%	-4.10%	-6.62%	0.91%	1.06%	2.85%
UBS Multi Asset Inflation Aware Index																		
3.59%	9.86%	13.18%	15.13%	7.64%	2.09%	12.89%	0.17%	7.32%	13.60%	-2.79%	13.45%	9.83%	10.63%	-4.30%	0.68%	-0.38%	-2.82%	5.90%

[4] Annualized Average Interest Credits for the 2-YR MS MSGE is based on the available data shown. The Annualized Average Interest Credit of the 2-YR MS MSGE should not be compared to the Annualized Average Interest Credit of the other 2-yr Index Accounts.

[5] Annualized Average Interest of Morgan Stanley Global Equity Allocator Index is annualized based on the available data shown. The Annualized Average Interest of Morgan Stanley Global Equity Allocator should not be compared to the Annualized Average Interest of other Benchmark Index Accounts.

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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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