SECURITY BENEFIT
LIFE INSURANCE COMPANY

Strategic Growth 7 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	11.25% Cap
	MSCI EAFE	MSCI EAFE Annual Point to Point	13.50% Cap
	NASD 100	NASDAQ-100® Annual Point to Point	11.25% Cap
	RUSSELL	Russell 2000® Small Cap Annual Point to Point Index Account	13.00% Cap
	S&P 500 Par	S&P 500® Annual Point to Point Index Account	60.00% 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]	252.00% Par Rate
	MS MSGE	Morgan Stanley Global Equity Allocator Index Account[2]	200.00% 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]	205.00% 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]	112.00% 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 **33.21%**	UBS MAIA **37.07%**	UBS MAIA **18.72%**	MS MSGE **35.06%**	UBS MAIA **31.58%**	NASD 100 **8.43%**	UBS MAIA **17.93%**	S&P DYN **41.18%**	M* MOAT **0.27%**	S&P MARC **34.52%**	UBS MAIA **24.08%**	UBS MAIA **26.04%**	S&P 500 Cap **0.00%**	MS MSGE **23.60%**	S&P 500 ParSpd **18.85%**	S&P MARC **25.96%**	UBS MAIA **15.52%**
UBS MAIA **8.80%**	S&P DYN **21.30%**	UBS MAIA **32.29%**	S&P MARC **28.17%**	M* MOAT **17.66%**	S&P DYN **33.27%**	M* MOAT **16.80%**	UBS MAIA **0.42%**	M* MOAT **14.11%**	MS MSGE **35.62%**	S&P 500 Cap **0.00%**	UBS MAIA **32.95%**	S&P MARC **20.87%**	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 **13.50%**	S&P MARC **13.35%**
UBS MP **7.97%**	S&P 500 ParSpd **18.34%**	UBS MP **25.13%**	M* MOAT **18.07%**	UBS MP **16.73%**	S&P FR **32.65%**	S&P MARC **16.33%**	S&P 500 Cap **0.00%**	RUSSELL **13.00%**	UBS MAIA **33.32%**	S&P 500 Par **0.00%**	MS MSGE **30.80%**	MS MSGE **18.38%**	UBS MP **19.43%**	S&P 500 ParSpd **0.00%**	S&P DYN **17.87%**	S&P 500 Par **14.41%**	S&P 500 ParSpd **11.91%**	S&P DYN **12.32%**
S&P MARC **2.70%**	S&P MARC **17.41%**	S&P DYN **18.05%**	UBS MP **8.36%**	S&P MARC **14.99%**	S&P 500 ParSpd **23.94%**	S&P FR **11.26%**	S&P 500 Par **0.00%**	S&P MARC **10.89%**	S&P MARC **26.99%**	S&P 500 ParSpd **0.00%**	M* MOAT **27.47%**	S&P DYN **16.57%**	S&P 500 Par **16.13%**	S&P FR **0.00%**	S&P 500 Par **14.12%**	S&P DYN **12.60%**	RUSSELL **11.29%**	MS MSGE **11.22%**[3]
S&P 500 Cap **0.00%**	S&P FR **15.62%**	M* MOAT **16.63%**	S&P FR **3.90%**	S&P DYN **13.77%**	S&P 500 Par **17.76%**	S&P 500 Cap **11.25%**	S&P 500 ParSpd **0.00%**	S&P FR **10.76%**	M* MOAT **26.30%**	S&P FR **0.00%**	S&P DYN **25.43%**	RUSSELL **13.00%**	MS MSGE **14.90%**	S&P MARC **0.00%**	MSCI EAFE **13.50%**	S&P 500 Cap **11.25%**	S&P 500 Cap **11.25%**	S&P 500 ParSpd **10.43%**
S&P 500 Par **0.00%**	S&P 500 Par **14.07%**	RUSSELL **13.00%**	NASD 100 **2.70%**	MSCI EAFE **13.50%**	M* MOAT **14.54%**	NASD 100 **11.25%**	S&P FR **0.00%**	S&P 500 Cap **9.54%**	UBS MP **25.83%**	S&P MARC **0.00%**	S&P 500 ParSpd **23.28%**	UBS MP **12.36%**	RUSSELL **13.00%**	MS MSGE **0.00%**	RUSSELL **13.00%**	NASD 100 **11.25%**	NASD 100 **11.25%**	M* MOAT **10.10%**
S&P 500 ParSpd **0.00%**	MSCI EAFE **13.50%**	S&P 500 Cap **11.25%**	S&P DYN **1.69%**	RUSSELL **13.00%**	MSCI EAFE **13.50%**	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%**	S&P 500 ParSpd **11.80%**	S&P DYN **12.68%**	M* MOAT **0.00%**	S&P 500 Cap **11.25%**	RUSSELL **10.02%**	S&P 500 Par **9.83%**	S&P FR **8.95%**
S&P FR **0.00%**	RUSSELL **13.00%**	NASD 100 **11.25%**	S&P 500 Cap **0.00%**	S&P 500 Cap **11.25%**	RUSSELL **13.00%**	S&P 500 Par **6.83%**	MS MSGE **0.00%**	NASD 100 **5.89%**	S&P 500 ParSpd **14.67%**	UBS MP **0.00%**	S&P 500 Par **17.33%**	S&P 500 Cap **11.25%**	S&P 500 Cap **11.25%**	UBS MP **0.00%**	NASD 100 **11.25%**	S&P MARC **9.75%**	S&P DYN **4.36%**	UBS MP **8.49%**
NASD 100 **0.00%**	S&P 500 Cap **11.25%**	S&P FR **10.69%**	S&P 500 Par **0.00%**	NASD 100 **11.25%**	S&P 500 Cap **11.25%**	S&P DYN **5.42%**	M* MOAT **0.00%**	S&P 500 Par **5.72%**	MSCI EAFE **13.50%**	UBS MAIA **0.00%**	UBS MP **16.97%**	NASD 100 **11.25%**	NASD 100 **11.25%**	UBS MAIA **0.00%**	S&P MARC **8.72%**	MS MSGE **4.68%**	S&P FR **4.11%**	RUSSELL **8.44%**
MSCI EAFE **0.00%**	NASD 100 **11.25%**	MS MSGE **9.98%**	S&P 500 ParSpd **0.00%**	S&P FR **10.43%**	NASD 100 **11.25%**	MS MSGE **3.62%**	UBS MP **0.00%**	S&P 500 ParSpd **5.68%**	RUSSELL **13.00%**	NASD 100 **0.00%**	MSCI EAFE **13.50%**	S&P 500 Par **9.76%**	MSCI EAFE **8.78%**	NASD 100 **0.00%**	M* MOAT **5.00%**	UBS MP **1.87%**	UBS MP **2.17%**	NASD 100 **8.35%**
RUSSELL **0.00%**	UBS MP **11.07%**	S&P 500 ParSpd **8.63%**	MS MSGE **0.00%**	S&P 500 ParSpd **9.19%**	UBS MP **6.93%**	RUSSELL **3.53%**	MSCI EAFE **0.00%**	MS MSGE **5.22%**	S&P 500 Par **11.65%**	MSCI EAFE **0.00%**	RUSSELL **13.00%**	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%**	S&P 500 Par **8.34%**
S&P DYN **0.00%**	M* MOAT **3.62%**	S&P 500 Par **7.67%**	MSCI EAFE **0.00%**	S&P 500 Par **8.04%**	UBS MAIA **5.12%**	UBS MP **0.00%**	RUSSELL **0.00%**	UBS MP **3.96%**	S&P 500 Cap **11.25%**	RUSSELL **0.00%**	S&P 500 Cap **11.25%**	MSCI EAFE **5.43%**	S&P FR **2.92%**	RUSSELL **0.00%**	UBS MAIA **1.67%**	M* MOAT **0.00%**	MS MSGE **0.50%**	S&P 500 Cap **7.91%**
MS MSGE **N/A**	MS MSGE **N/A**	MSCI EAFE **4.90%**	RUSSELL **0.00%**	MS MSGE **7.90%**	S&P MARC **0.00%**	MSCI EAFE **0.00%**	S&P DYN **0.00%**	MSCI EAFE **0.00%**	NASD 100 **11.25%**	S&P DYN **0.00%**	NASD 100 **11.25%**	S&P FR **5.07%**	S&P MARC **0.71%**	S&P DYN **0.00%**	UBS MP **0.00%**	UBS MAIA **0.00%**	UBS MAIA **0.00%**	MSCI EAFE **6.20%**

[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 7 Annuity was not available until January 2023. 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 1.36%	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 7.77%	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 7.71%	2-YR S&P DYN 4.99%	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 14.10%	2-YR MS MSGE 14.11%[4]	2-YR M* MOAT 12.63%
2-YR S&P LV 1.86%	2-YR S&P LV 7.62%	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 LV 4.85%	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 14.47%	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 21.66%	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 15.80%	2-YR S&P LV 9.26%	2-YR S&P LV 9.42%	2-YR S&P LV 19.35%	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 UBS MP 17.05%	2-YR S&P LV 14.67%	2-YR S&P FR 38.97%	2-YR S&P FR 11.16%	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 21.30%	2-YR S&P LV 16.42%	2-YR UBS MP 5.66%	2-YR S&P LV 15.00%	2-YR S&P LV 10.99%	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 5.71%	2-YR S&P LV 5.67%

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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