SECURITY BENEFIT
LIFE INSURANCE COMPANY

Strategic Growth Plus 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	7.75% Cap
	MSCI EAFE		MSCI EAFE Annual Point to Point	8.00% Cap
	NASD 100		NASDAQ-100® Annual Point to Point	7.85% Cap
	RUSSELL		Russell 2000® Small Cap Annual Point to Point Index Account	8.60% Cap
	S&P 500 Par		S&P 500® Annual Point to Point Index Account	46.00% Par Rate
	S&P 500 ParSpd		S&P 500® Annual Point to Point Index Account	66.00% Par Rate 3.00% Spread
	S&P DYN		S&P 500® Dynamic Intraday TCA Annual Point to Point Account[2]	65.00% Par Rate
	S&P FR		S&P 500® Factor Rotator Daily RC2 7% Index Account[2]	113.00% Par Rate
	S&P MARC		S&P Multi-Asset Risk Control (MARC) 5% Index Account[2]	168.00% Par Rate
	MS MSGE		Morgan Stanley Global Equity Allocator Index Account[2]	140.00% Par Rate
	M* MOAT		Morningstar Wide Moat Barclays VC 7% Index Account[2]	100.00% Par Rate
	UBS MP		UBS Market Pioneers Index Account[2]	130.00% Par Rate
	UBS MAIA		UBS Multi Asset Inflation Aware Index Account[2]	155.00% 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]	96.00% Par Rate
	2-YR S&P FR	2-YR S&P FR	S&P 500® Factor Rotator Daily RC2 7% Index Account[2]	150.00% Par Rate
	2-YR S&P LV	2-YR S&P LV	S&P 500® Low Volatility Daily Risk Control 5% Index Account[2]	100.00% Par Rate
	2-YR S&P MARC	2-YR S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account[2]	212.00% Par Rate
	2-YR MS MSGE	2-YR MS MSGE	Morgan Stanley Global Equity Allocator Index Account[2]	208.00% Par Rate
	2-YR M* MOAT	2-YR M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account[2]	145.00% Par Rate
	2-YR UBS MP	2-YR UBS MP	UBS Market Pioneers Index Account[2]	175.00% Par Rate
	2-YR UBS MAIA	2-YR UBS MAIA	UBS Multi Asset Inflation Aware Index Account[2]	215.00% 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 6.90%	S&P DYN 15.39%	S&P MARC 22.14%	UBS MAIA 23.45%	UBS MAIA 11.84%	MS MSGE 24.54%	UBS MAIA 19.98%	NASD 100 7.85%	UBS MAIA 11.35%	S&P DYN 29.74%	M* MOAT 0.16%	S&P MARC 23.02%	UBS MAIA 15.24%	UBS MAIA 16.48%	S&P 500 Cap 0.00%	MS MSGE 16.52%	S&P 500 ParSpd 12.85%	S&P MARC 17.30%	UBS MAIA 9.99%
UBS MAIA 5.56%	UBS MAIA 15.28%	UBS MAIA 20.43%	S&P MARC 18.78%	UBS MP 10.61%	S&P DYN 24.03%	S&P MARC 10.89%	UBS MAIA 0.26%	RUSSELL 8.60%	MS MSGE 24.93%	S&P 500 Cap 0.00%	MS MSGE 21.56%	S&P MARC 13.91%	S&P 500 ParSpd 14.75%	S&P 500 Par 0.00%	S&P DYN 12.91%	S&P FR 11.46%	RUSSELL 8.60%	S&P MARC 9.02%
UBS MP 5.06%	S&P 500 ParSpd 12.48%	UBS MP 15.94%	M* MOAT 10.63%	M* MOAT 10.39%	S&P FR 22.63%	M* MOAT 9.88%	S&P 500 Cap 0.00%	M* MOAT 8.30%	UBS MAIA 21.08%	S&P 500 Par 0.00%	UBS MAIA 20.85%	MS MSGE 12.87%	S&P 500 Par 12.37%	S&P 500 ParSpd 0.00%	S&P 500 ParSpd 12.53%	S&P 500 Par 11.04%	MSCI EAFE 8.00%	S&P DYN 9.00%
S&P MARC 1.80%	S&P MARC 11.61%	S&P DYN 13.04%	UBS MP 5.30%	S&P MARC 10.00%	S&P 500 ParSpd 16.54%	NASD 100 7.85%	S&P 500 Par 0.00%	S&P 500 Cap 7.75%	S&P MARC 17.99%	S&P 500 ParSpd 0.00%	S&P DYN 18.37%	S&P DYN 11.97%	UBS MP 12.32%	S&P FR 0.00%	S&P 500 Par 10.82%	S&P DYN 9.10%	NASD 100 7.85%	MS MSGE 7.98%[3]
S&P 500 Cap 0.00%	S&P FR 10.83%	M* MOAT 9.78%	NASD 100 2.70%	S&P DYN 9.95%	S&P 500 Par 13.62%	S&P FR 7.81%	S&P 500 ParSpd 0.00%	S&P FR 7.46%	UBS MP 16.38%	S&P FR 0.00%	M* MOAT 16.16%	RUSSELL 8.60%	MS MSGE 10.43%	S&P MARC 0.00%	RUSSELL 8.60%	RUSSELL 8.60%	S&P 500 ParSpd 7.82%	S&P 500 ParSpd 7.05%
S&P 500 Par 0.00%	S&P 500 Par 10.79%	RUSSELL 8.60%	S&P FR 2.70%	RUSSELL 8.60%	RUSSELL 8.60%	S&P 500 Cap 7.75%	S&P FR 0.00%	S&P MARC 7.26%	M* MOAT 15.47%	S&P MARC 0.00%	S&P 500 ParSpd 16.06%	NASD 100 7.85%	S&P DYN 9.16%	MS MSGE 0.00%	MSCI EAFE 8.00%	NASD 100 7.85%	S&P 500 Cap 7.75%	S&P 500 Par 6.42%
S&P 500 ParSpd 0.00%	RUSSELL 8.60%	NASD 100 7.85%	S&P DYN 1.22%	MSCI EAFE 8.00%	M* MOAT 8.55%	S&P 500 Par 5.24%	S&P MARC 0.00%	NASD 100 5.89%	S&P FR 11.85%	MS MSGE 0.00%	S&P FR 15.58%	UBS MP 7.84%	RUSSELL 8.60%	M* MOAT 0.00%	NASD 100 7.85%	S&P 500 Cap 7.75%	S&P 500 Par 7.54%	S&P FR 6.27%
S&P FR 0.00%	MSCI EAFE 8.00%	S&P 500 Cap 7.75%	S&P 500 Cap 0.00%	NASD 100 7.85%	MSCI EAFE 8.00%	S&P 500 ParSpd 4.52%	MS MSGE 0.00%	S&P DYN 5.69%	S&P 500 ParSpd 9.82%	UBS MP 0.00%	S&P 500 Par 13.28%	S&P 500 Cap 7.75%	MSCI EAFE 8.00%	UBS MP 0.00%	S&P 500 Cap 7.75%	S&P MARC 6.50%	S&P DYN 3.15%	NASD 100 6.10%
NASD 100 0.00%	NASD 100 7.85%	S&P FR 7.41%	S&P 500 Par 0.00%	S&P 500 Cap 7.75%	NASD 100 7.85%	S&P DYN 3.91%	M* MOAT 0.00%	S&P 500 Par 4.39%	S&P 500 Par 8.93%	UBS MAIA 0.00%	UBS MP 10.76%	S&P 500 ParSpd 7.73%	NASD 100 7.85%	UBS MAIA 0.00%	S&P MARC 5.81%	MS MSGE 3.28%	S&P FR 2.85%	M* MOAT 6.02%
MSCI EAFE 0.00%	S&P 500 Cap 7.75%	MS MSGE 6.99%	S&P 500 ParSpd 0.00%	S&P FR 7.23%	S&P 500 Cap 7.75%	RUSSELL 3.53%	UBS MP 0.00%	MS MSGE 3.65%	RUSSELL 8.60%	NASD 100 0.00%	RUSSELL 8.60%	S&P 500 Par 7.48%	S&P 500 Cap 7.75%	NASD 100 0.00%	M* MOAT 2.94%	UBS MP 1.18%	UBS MP 1.38%	RUSSELL 5.86%
RUSSELL 0.00%	UBS MP 7.02%	S&P 500 Par 5.88%	MS MSGE 0.00%	S&P 500 Par 6.16%	UBS MP 4.39%	MS MSGE 2.53%	MSCI EAFE 0.00%	S&P 500 ParSpd 3.30%	MSCI EAFE 8.00%	MSCI EAFE 0.00%	MSCI EAFE 8.00%	MSCI EAFE 5.43%	M* MOAT 4.75%	MSCI EAFE 0.00%	S&P FR 2.54%	MSCI EAFE 1.15%	M* MOAT 0.94%	S&P 500 Cap 5.54%
S&P DYN 0.00%	M* MOAT 2.13%	S&P 500 ParSpd 5.43%	MSCI EAFE 0.00%	S&P 500 ParSpd 5.84%	UBS MAIA 3.24%	UBS MP 0.00%	RUSSELL 0.00%	UBS MP 2.51%	NASD 100 7.85%	RUSSELL 0.00%	NASD 100 7.85%	M* MOAT 3.59%	S&P FR 2.02%	RUSSELL 0.00%	UBS MAIA 1.05%	M* MOAT 0.00%	MS MSGE 0.35%	UBS MP 5.46%
MS MSGE N/A	MS MSGE N/A	MSCI EAFE 4.90%	RUSSELL 0.00%	MS MSGE 5.53%	S&P MARC 0.00%	MSCI EAFE 0.00%	S&P DYN 0.00%	MSCI EAFE 0.00%	S&P 500 Cap 7.75%	S&P DYN 0.00%	S&P 500 Cap 7.75%	S&P FR 3.51%	S&P MARC 0.47%	S&P DYN 0.00%	UBS MP 0.00%	UBS MAIA 0.00%	UBS MAIA 0.00%	MSCI EAFE 4.13%

[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 Plus 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 35.02%	2-YR UBS MAIA 29.69%	2-YR UBS MAIA 52.33%	2-YR UBS MAIA 65.17%	2-YR UBS MAIA 51.45%	2-YR S&P DYN 55.61%	2-YR S&P DYN 43.41%	2-YR UBS MAIA 28.14%	2-YR UBS MAIA 16.15%	2-YR S&P DYN 56.17%	2-YR S&P DYN 40.95%	2-YR S&P DYN 24.51%	2-YR MS MSGE 54.10%	2-YR UBS MAIA 46.23%	2-YR UBS MAIA 12.62%	2-YR S&P DYN 2.08%	2-YR S&P DYN 35.17%	2-YR S&P MARC 30.89%	2-YR UBS MAIA 13.76%	2-YR UBS MAIA 12.80%
2-YR UBS MP 21.70%	2-YR S&P MARC 17.09%	2-YR S&P DYN 46.54%	2-YR S&P MARC 54.76%	2-YR S&P MARC 37.74%	2-YR MS MSGE 46.11%	2-YR S&P FR 42.48%	2-YR M* MOAT 7.26%	2-YR M* MOAT 5.08%	2-YR UBS MAIA 47.11%	2-YR MS MSGE 25.44%	2-YR M* MOAT 23.71%	2-YR UBS MAIA 52.87%	2-YR MS MSGE 36.05%	2-YR UBS MP 8.73%	2-YR S&P LV 1.21%	2-YR MS MSGE 29.99%	2-YR S&P FR 19.38%	2-YR S&P DYN 11.64%	2-YR S&P DYN 10.77%
2-YR S&P MARC 20.27%	2-YR UBS MP 16.63%	2-YR S&P MARC 44.52%	2-YR M* MOAT 31.10%	2-YR M* MOAT 32.09%	2-YR S&P FR 41.57%	2-YR MS MSGE 40.87%	2-YR S&P MARC 7.14%	2-YR S&P FR 4.53%	2-YR MS MSGE 43.45%	2-YR M* MOAT 22.71%	2-YR UBS MAIA 22.08%	2-YR S&P DYN 49.80%	2-YR S&P DYN 33.70%	2-YR S&P LV 6.94%	2-YR S&P FR 0.00%	2-YR S&P FR 18.93%	2-YR S&P DYN 18.74%	2-YR S&P MARC 9.60%	2-YR S&P MARC 9.48%
2-YR M* MOAT 15.05%	2-YR M* MOAT 13.30%	2-YR UBS MP 32.06%	2-YR UBS MP 29.49%	2-YR UBS MP 22.02%	2-YR M* MOAT 28.74%	2-YR UBS MAIA 32.79%	2-YR S&P LV 6.88%	2-YR S&P LV 4.33%	2-YR M* MOAT 36.32%	2-YR UBS MAIA 22.40%	2-YR S&P MARC 21.09%	2-YR S&P MARC 49.01%	2-YR UBS MP 28.14%	2-YR S&P FR 0.00%	2-YR S&P MARC 0.00%	2-YR S&P MARC 15.82%	2-YR S&P LV 12.59%	2-YR MS MSGE 9.45%[4]	2-YR MS MSGE 8.38%[4]
2-YR S&P LV 1.66%	2-YR S&P LV 6.80%	2-YR S&P FR 25.16%	2-YR S&P DYN 21.43%	2-YR S&P DYN 16.77%	2-YR UBS MAIA 21.26%	2-YR M* MOAT 27.94%	2-YR S&P FR 4.97%	2-YR S&P DYN 3.69%	2-YR S&P MARC 32.84%	2-YR S&P FR 15.56%	2-YR MS MSGE 20.65%	2-YR M* MOAT 29.48%	2-YR S&P MARC 18.21%	2-YR S&P MARC 0.00%	2-YR MS MSGE 0.00%	2-YR S&P LV 12.92%	2-YR MS MSGE 5.41%	2-YR M* MOAT 7.77%	2-YR M* MOAT 7.83%
2-YR S&P FR 0.00%	2-YR S&P DYN 4.58%	2-YR M* MOAT 17.57%	2-YR S&P FR 13.67%	2-YR S&P FR 13.41%	2-YR UBS MP 20.69%	2-YR S&P LV 19.34%	2-YR S&P DYN 1.19%	2-YR S&P MARC 2.69%	2-YR S&P FR 26.67%	2-YR S&P MARC 14.97%	2-YR S&P FR 20.51%	2-YR S&P FR 25.98%	2-YR M* MOAT 12.34%	2-YR MS MSGE 0.00%	2-YR M* MOAT 0.00%	2-YR M* MOAT 0.75%	2-YR UBS MP 3.45%	2-YR S&P FR 7.47%	2-YR S&P FR 6.96%
2-YR S&P DYN 0.00%	2-YR S&P FR 1.55%	2-YR S&P LV 14.11%	2-YR S&P LV 8.27%	2-YR S&P LV 8.41%	2-YR S&P LV 17.28%	2-YR S&P MARC 6.81%	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR UBS MP 25.85%	2-YR S&P LV 14.66%	2-YR S&P LV 13.10%	2-YR UBS MP 25.92%	2-YR S&P LV 9.81%	2-YR M* MOAT 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 0.65%	2-YR M* MOAT 0.00%	2-YR UBS MP 6.45%	2-YR UBS MP 6.58%
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 5.70%	2-YR UBS MP 3.66%	2-YR UBS MP 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 19.02%	2-YR UBS MP 10.66%	2-YR UBS MP 3.54%	2-YR S&P LV 13.39%	2-YR S&P FR 7.44%	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 5.12%	2-YR S&P LV 5.08%

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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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; are unrelated to and not a condition of the provision or term of any banking service or activity.

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