SECURITY BENEFIT
LIFE INSURANCE COMPANY

TopRidge Bonus Annuity

CREDITING RATES

EFFECTIVE: 11/09/2026

Premium Bonus	23%
Rider Charge[1]	0.95%

Index Crediting Options		
Index Term	**Index Crediting Option**	**Current Rates**
1-Year	S&P 500® Annual Point to Point Index Account	6.00% Cap
	NASDAQ-100® Annual Point to Point Index Account	6.25% Cap
	MSCI EAFE Annual Point to Point Index Account	6.75% Cap
	Russell 2000® Small Cap Annual Point to Point Index Account	6.75% Cap
	S&P 500® Annual Point to Point Index Account	38% Par Rate
	S&P 500® Dynamic Intraday TCA Index Account*	50% Par Rate
	Morgan Stanley Global Equity Allocator Index Account*	105% Par Rate
	MSCI BofA US Dualcast Index Account*	90% Par Rate
	SG AI Navigator Index Account*	80% Par Rate
2-Year	S&P 500® Dynamic Intraday TCA Index Account*	75% Par Rate
	Morgan Stanley Global Equity Allocator Index Account*	150% Par Rate
	MSCI BofA US Dualcast Index Account*	125% Par Rate
	SG AI Navigator Index Account*	120% Par Rate
Fixed Account Interest Rate		3.25%
Fixed Account Guaranteed Minimum Interest Rate (GMIR)[2]		2.00%

[1] The Rider Charge is only for the Cumulative Free Withdrawal Rider and only during the Surrender Charge Period. For more information, please refer to the Statement of Understanding (SOU).

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

* 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.

Rates are effective for applications received in good order on or 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.

In Iowa, only the S&P 500® Annual Point to Point (Cap and Par Rate), Nasdaq-100®, MSCI EAFE, Russell 2000® Small Cap crediting options, and the Fixed Account are available for allocation.

Security Benefit®

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 Index Account 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 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 announcements; 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 TopRidge Bonus Annuity, a modified single premium, deferred fixed index annuity contract is issued by Security Benefit Life Insurance Company (SBL). In most states, the TopRidge Bonus 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 TopRidge Bonus Annuity form is ICC19 5600 (9-19).

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IM-50005-54 | 2024/09/30 | Effective Date: 11/09/2026