SECURITY BENEFIT

A Giant Leap Towards Retirement

Looking to get a jumpstart on your retirement savings, while not having to worry about market risk? TopRidge Bonus Annuity can help!

The TopRidge Bonus Annuity provides a bonus applied to all premiums received within the first year of the contract.[1] The bonus can help jump start your retirement savings, and coupled with the annuity's tax-deferred status, may allow your contract to increase in value at a faster rate than without it. The bonus percentage on any subsequent premiums is the same as the bonus percentage applied on the initial premium.

23%

Advantages of a First Year Premium Bonus

- **Enhanced Contract Value:** Credited during the first year to increase the annuity's accumulated value.
- **Tax Deferred:** Allows tax-deferred accumulation during the length of the contract.[2]

Here's how it works:

Janet decides to consolidate assets from other retirement accounts and place $250,000 into the TopRidge Bonus Annuity. Since these amounts are being sent from other companies and providers it takes some time for the transfers to arrive in her contract. Her transferred amounts are:

Account A – Premium transfer Amount	$175,000
Account B – Premium transfer Amount	$50,000
Account C – Premium transfer Amount	$25,000
Total Premium	**$250,000**
Bonus added when Issued (23%)	**$57,500**
Total Account Value when Issued	**$307,500**

Janet receives the bonus premium of 23% when she opens her TopRidge Bonus Annuity contract. At the end of Year 1, the total contract value would be $307,500 plus any index credits, minus the 0.95% Rider Charge.[3]

[1] The Bonus is subject to a recapture if withdrawals above the annual free amount are taken during the Surrender Charge Period.

[2] Withdrawals are taxable at ordinary income tax rates when taken, and may be subject to an additional 10% federal tax penalty if taken prior to age 59½.

[3] The Rider Charge of 0.95% is only assessed during the Surrender Charge Period. Refer to the Statement of Understanding for details.

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

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, Texas, Utah, Vermont, Virginia, and Washington the TopRidge Bonus Annuity form is ICC19 5600 (9-19).

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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Unless indicated otherwise, indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

Bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus. These changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes. The amount of charges or reduction of interest credits may exceed the amount of the bonus.

Neither Security Benefit Life Insurance Company nor its representatives offer accounting, legal, or tax advice. Please consult with your personal accountant, attorney, and/or advisor regarding any accounting, legal, or tax matters.

Security Benefit®
TO AND THROUGH RETIREMENT

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