



SECURITY BENEFIT

# Adding Flexibility to Your Retirement

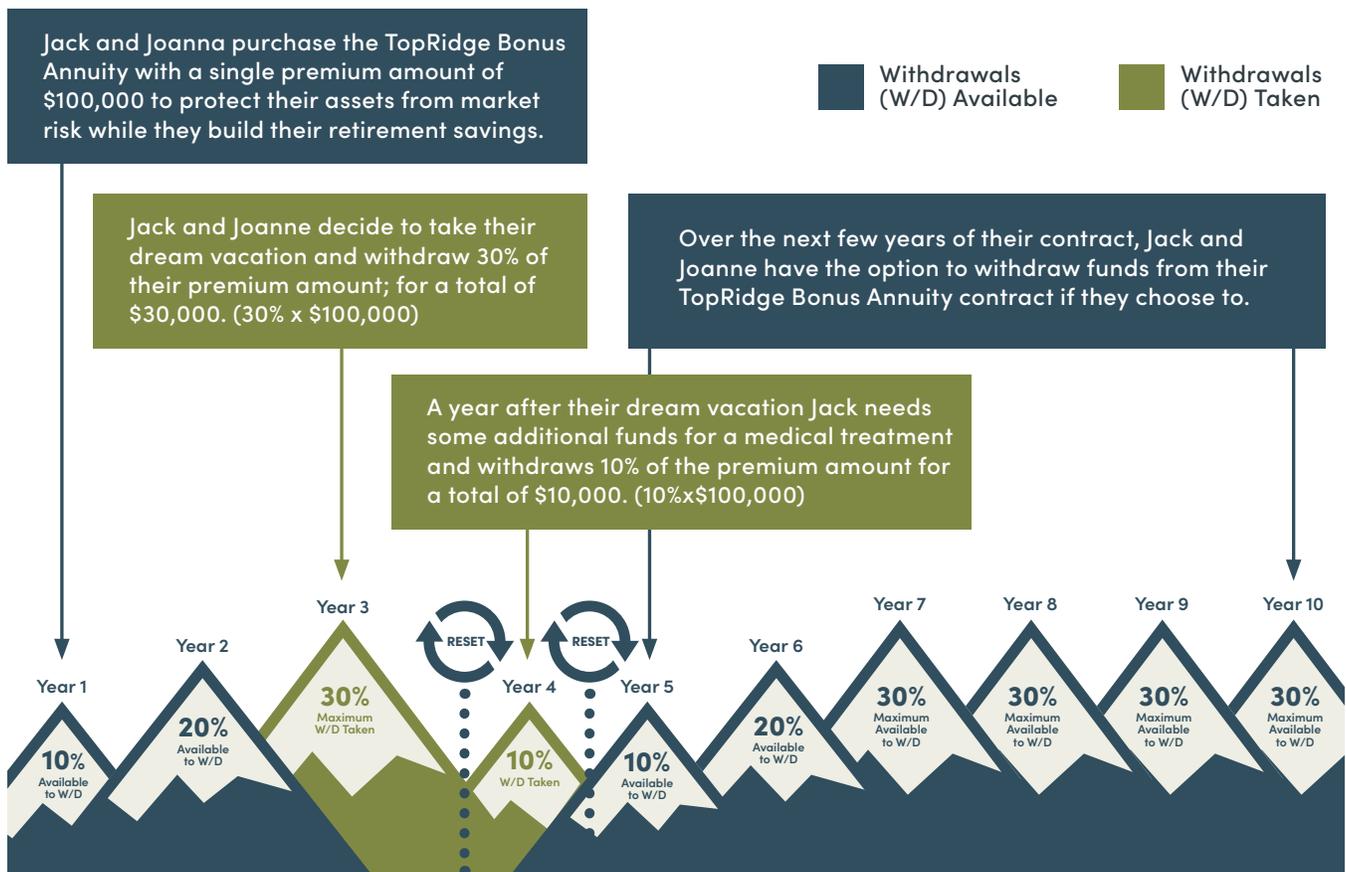
## MAKING WITHDRAWALS FROM THE TOPRIDGE BONUS ANNUITY

We understand that you may need additional flexibility to withdraw more from your annuity contract to help pay for unplanned or even planned expenses. That's why we have included a Cumulative Free Withdrawal Rider with Rider Charge Refund with the TopRidge Bonus Annuity that allows you to have more freedom in making withdrawals from your contract.

### Here's how it works:

Jack and Joanne are currently enjoying their retirement and have chosen to place assets in the TopRidge Bonus Annuity. They want to travel and begin planning for their dream vacation. To pay for their plans, they need to have the flexibility to access some of their retirement assets within the next few years. The Cumulative Free Withdrawal Rider allows them the flexibility to take up to 30% of their premium in one contract year as a Free Withdrawal if certain conditions are met.\*

**Withdraw up to 30% of your premium.**



\* An annual charge applies for the Rider during the Surrender Charge Period. Refer to the Statement of Understanding for details.

## Key Takeaways:

- Beginning in the first year, you may withdraw up to 10% of the total premium (excluding the bonus) without a Surrender Charge, Bonus Recapture, or Market Value Adjustment (MVA). This is the Free Withdrawal amount available to you each contract year.
- If no withdrawals are taken during a Contract Year, the Free Withdrawal amount may be carried over to the following year, for up to two consecutive years, for a maximum available Cumulative Free Withdrawal Amount of 30% of total premium (excluding the bonus and interest credits).
- Carrying over the Free Withdrawal amount (10%) is only available if you don't make a withdrawal in a Contract Year.
- If you choose to take a partial amount of the Free Withdrawal in a contract year, the remaining amount cannot be carried over.

Even after a withdrawal is taken, the Cumulative Free Withdrawal can restart in subsequent years allowing you another opportunity to take advantage of this feature. Review the Statement of Understanding (SOU) for more details.

## Your path *To and Through Retirement*<sup>®</sup> begins here.

**Talk to your financial professional to see whether the TopRidge Bonus Annuity can complement your retirement portfolio.**

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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)

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. 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.

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One Security Benefit Place | Topeka, KS 66636 | [SecurityBenefit.com](https://www.SecurityBenefit.com)

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