Fixed Index Annuity IMO Product Offerings

Security Benefit offers a variety of fixed index annuity (FIA) products to help your clients with their financial goals. Below is a quick guide that can help explain the features and benefits of each FIA currently available to better help your clients.

	IMO Fixed Index Annuity Options			
	Strategic Growth 7 Annuity	Strategic Growth Annuity	Strategic Growth Plus Annuity	TopRidge Bonus Annuity
Surrender Term	7 yr	10 yr	10 yr	10 yr
Issue Ages	0–85	0–80	0–80	0–80
Minimum Premium	$25,000	$25,000	$25,000	$25,000
Additional Premium	Yes — First Year Only	Yes — First Year Only	Yes — First Year Only	Yes — First Year Only
Bonus	None	None	14%[1]	23%[1]
Rider Charge	None	None	None	0.95%
Rider Charge Refund	N/A	N/A	N/A	Yes
Free Withdrawal/Cumulative Free Withdrawal	10% of Account Value Beginning Year 2	10% of Account Value Beginning Year 2	10% of Account Value Beginning Year 2	10% of Total Premiums Beginning Year 1 — Cumulative Free Withdrawal option up to 30%, repeatable
Nursing Home/Terminal Illness Waiver	Yes	Yes	Yes	Yes
Surrender Charge Schedule — (most states)	9%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 0%	12%, 12%, 11%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	12%, 12%, 11%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	12%, 12%, 11%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%
Crediting Strategies	17, Plus Buy-Up Choices	17, Plus Buy-Up Choices	17, Plus Buy-Up Choices	14
Rate Buy Up Feature	Yes	Yes	Yes	No

[1] A Bonus Recapture applies during the Surrender Charge Period. Refer to the product brochure or Statement of Understanding for the Bonus Recapture schedule.

We're here to help your clients *To and Through Retirement®*

To learn more about each product and view current rates, visit SBElitePartners.com.

FINANCIAL PROFESSIONAL USE ONLY

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 generalpublic. For additional information, including any specific advice or recommendations, please visit with your financial professional.

The Security Benefit Security Benefit Strategic Growth Series Annuities and Security Benefit TopRidge Bonus Annuity, modified single premium, deferred fixed index annuity contracts, are issued by Security Benefit Life Insurance Company (SBL). In most states, the Strategic Growth Series Annuities and TopRidge Bonus Annuity are issued on form 5630 (10-22) . 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 Strategic Growth Series Annuities and TopRidge Bonus Annuity form is ICC19 5630 (10-22).

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.

©2026 Security Benefit Life Insurance Company. All rights reserved.

Security Benefit®
TO AND THROUGH RETIREMENT

One Security Benefit Place | Topeka, KS 66636 | SBElitePartners.com

IM-50006-29 | 2026/10/19