



# 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   |
| <b>Surrender Term</b>                             | 7 yr                                       | 10 yr   | 10 yr   | 10 yr  |
| <b>Issue Ages</b>                                 | 0-85                                       | 0-80  | 0-80  | 0-80   |
| <b>Minimum Premium</b>                            | \$25,000                                   | \$25,000  | \$25,000  | \$25,000   |
| <b>Additional Premium</b>                         | Yes – First Year Only                      | Yes – First Year Only                               | Yes – First Year Only                               | Yes – First Year Only  |
| <b>Bonus</b>                                      | None                                       | None  | 13% <sup>1</sup>                                    | 20% <sup>1</sup>   |
| <b>Rider Charge</b>                               | None                                       | None  | None  | 0.95%  |
| <b>Rider Charge Refund</b>                        | N/A  | N/A   | N/A   | Yes  |
| <b>Free Withdrawal/Cumulative Free Withdrawal</b> | 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 |
| <b>Nursing Home/Terminal Illness Waiver</b>       | Yes  | Yes   | Yes   | Yes  |
| <b>Surrender Charge Schedule – (most states)</b>  | 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%  |
| <b>Crediting Strategies</b>                       | 17, Plus Buy-Up Choices                    | 17, Plus Buy-Up Choices                             | 17, Plus Buy-Up Choices                             | 14   |
| <b>Rate Buy Up Feature</b>                        | Yes  | Yes   | Yes   | No   |

<sup>1</sup> 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*<sup>®</sup>

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