



SECURITY BENEFIT LIFE INSURANCE COMPANY  
TOPRIDGE BONUS ANNUITY

# DIVERSIFIED CREDITING STRATEGIES OFFER PROTECTED ACCUMULATION



You can protect your money from market downturns by diversifying a portion of it with the TopRidge Bonus Annuity. And, with a variety of distinct interest crediting strategies, you have the opportunity for potentially higher accumulation than in some of today's traditional safe money options.

The TopRidge Bonus Annuity offers diversification in three ways:

## 1 Diversification Within a Retirement Portfolio

- The TopRidge Bonus Annuity de-risks retirement portfolios by protecting account value from all market loss.
- Higher potential accumulation than many Fixed Income vehicles in a rising rate environment.

## 2 Diversification Within a Fixed Index Annuity

- Multiple ways to receive interest credits, including a guaranteed Fixed Account and index accounts based partially on the performance of various financial indices.
- Tax-deferred Accumulation
- Flexible withdrawal options
- Legacy Planning

## 3 Diversification Among Indices<sup>1</sup>

Index Accounts linked to:

- S&P 500® Index
- S&P 500® Dynamic Intraday TCA Index
- NASDAQ-100® Index
- Russell 2000® Small Cap Index
- Morgan Stanley Global Equity Allocator Index
- MSCI EAFE Index
- MSCI BofA Dualcast US Index
- SG AI Navigator Index

# A CLOSER LOOK AT THE TOPRIDGE BONUS INDEX ACCOUNTS

With the TopRidge Bonus Annuity, you can allocate among a variety of index accounts linked to a range of asset classes and crediting time horizons. Each offers the potential to receive interest credits based on part of the index’s performance, without any downside market risk.

Each of these Indexes, with their diverse asset classes and crediting strategies, are designed to behave differently in various market conditions. Keep in mind that you earn interest credits based in part on the performance of the Index, while never actually being invested in the Index itself. Work with your financial professional to see which crediting strategies may work best for you.

	NO VOLATILITY CONTROL			
	S&P 500®	NASDAQ-100®	MSCI EAFE	Russell 2000® Small Cap
Ticker	SPX, INX	NDX	MXEA	RTY, RUT
Asset Class	US Equity – Large Cap	Global Equity	International Equity	US Equity – Small Cap
Crediting Strategies	1. Cap – Annual Point to Point 2. Participation Rate – Annual Point to Point	Cap – Annual Point to Point	Cap – Annual Point to Point	Cap – Annual Point to Point
Volatility Control	None	None	None	None
Index Type	Price Return	Price Return	Price Return	Price Return
Sector Focus	Largest 500 Companies	100 largest non-financial Companies	21 Developed Markets countries, excluding the US and Canada	Small-Cap Stocks

Talk to your financial professional to see how the TopRidge Bonus Annuity Index Accounts can complement your retirement portfolio.

WITH VOLATILITY CONTROL

S&P 500® Dynamic Intraday TCA	Morgan Stanley Global Equity Allocator	MSCI BofA US Dualcast	SG AI Navigator
SPFDYNI	MSUSMSGGE	MXUSCAST	SGIXAIN8
US Equity	Global Equity	US Equity, Treasuries, Currencies, Commodities	US Equity
Participation Rate – Annual Point to Point; 2-yr Point to Point	Participation Rate – Annual Point to Point; 2-yr Point to Point	Participation Rate – Annual Point to Point	Participation Rate – Annual Point to Point; 2-yr Point to Point
15%	10%	8%	8%
Excess Return	Excess Return	Excess Return	Excess Return
Adjusts its allocation to S&P 500 E-Mini Futures based on observations of intraday price movements	Global Equity Market	US Equity Large and Mid-Cap; US treasuries, Rolling Features, Gold and Industrial Metals	Long Position of the Top 100 stocks, Short Position based upon Market sentiment

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