SECURITY BENEFIT LIFE INSURANCE COMPANY

TopRidge Bonus Annuity — State Variations

States	NH/TI Waiver	Surrender Charge Schedule											MVA	Bonus (Subject to change)	Bonus Recapture										
AL, AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, ME, MI, MS, MT, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	12	12	11	11	10	9	8	7	6	4	0			Percent	100	100	100	100	100	100	80	60	40	20	0
AK, ID, IN, MD, MN, MO, NH, NV, OH, OK, OR, SC, UT, VA, WA	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
CA	No	Year	1	2	3	4	5	6	7	8	9	10	11+	No	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0	0			Percent	90	80	70	60	50	40	30	20	10	0	0
DE	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
FL	Yes	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	10	10	10	10	10	9	8	7	6	4	0			Percent	100	100	100	100	100	100	80	60	40	20	0
MA	Yes (Terminal Illness Waiver only available)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
NJ	Yes (Nursing Home Waiver only available)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0
CT, PA, TX	Yes (Waive only surrender charges)	Year	1	2	3	4	5	6	7	8	9	10	11+	Yes*	23%	Year	1	2	3	4	5	6	7	8	9	10	11
		Percent	9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9	0			Percent	100	90	80	70	60	50	40	30	20	10	0

Not available for sale in New York.

*The MVA factor does not include the 25 bps adjustment in calculating the MVA.

FINANCIAL PROFESSIONAL USE ONLY

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).

Security Benefit®
TO AND THROUGH RETIREMENT

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

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