



S&P Multi-Asset Risk Control (MARC) 5% Index

INDEX ACCOUNT AT A GLANCE

About the Index Ticker: SPMARC5P	How You Receive Interest Credits
<p>Asset Classes: US Equities; Fixed Income; Commodities</p> <p>The S&P MARC (Multi-Asset Risk Control) 5% Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities, and fixed income. The Total Return version of the MARC 5% includes an interest rate on the cash outlay which is calculated using the Effective Fed Funds rate.</p>	<ul style="list-style-type: none"> • Earn interest credits benchmarked against only the positive performance of this Index. • Index Accounts credit no less than 0% interest each Index Term, regardless of any negative Index performance. • Annual Point to Point Index Account with Participation Rate • 2-yr Point to Point Index Account with Participation Rate <p>Foundations offers a guaranteed Fixed Account and a variety of strategies across multiple indices designed to perform in a variety of market conditions. Work with your financial professional to determine which crediting strategies may be best suited to your financial goals.</p>

Investments vs Foundations Contract				
As of Dec. 31	Traditional Portfolio Performance		Benchmarked Index	Foundations Interest Credit
	S&P 500®	Bloomberg Agg Bond	S&P MARC 5	150% Par Rate
2005	3.00%	2.43%	2.93%	4.40%
2006	13.62%	4.33%	4.69%	7.04%
2007	3.53%	6.97%	8.40%	12.60%
2008	-38.49%	5.24%	1.07%	1.61%
2009	23.45%	5.93%	6.91%	10.37%
2010	12.78%	6.54%	13.18%	19.77%
2011	0.00%	7.84%	11.18%	16.77%
2012	13.40%	4.22%	5.95%	8.93%
2013	29.60%	-2.02%	-3.08%	0.00%
2014	11.39%	5.97%	6.48%	9.72%
2015	-0.73%	0.55%	-2.92%	0.00%
2016	9.54%	2.65%	4.32%	6.48%
2017	19.42%	3.54%	10.71%	16.07%
2018	-6.24%	0.01%	-3.30%	0.00%
2019	28.88%	8.72%	13.70%	20.55%
2020	16.26%	7.51%	8.28%	12.42%
2021	26.89%	-1.54%	0.28%	0.42%
2022	-19.44%	-13.01%	-9.20%	0.00%
2023	24.23%	5.53%	3.46%	5.19%
2024	23.31%	1.25%	3.87%	5.81%
Avg.	8.22%	3.02%	4.18%	7.71%

This table compares two industry benchmark indices representing equity and bond performance with the S&P MARC 5 Annual Point to Point Index Account within a Foundations contract issued on 12/31/2004. While both the equity and bond indices suffered from market loss, the Foundations contract earned interest credits based only on the positive performance of the S&P MARC 5 Index. With a hypothetical Participation Rate of 150%, the Foundations contract outperformed the bond index with an average credit of 7.71%.

The Foundations Annuity was not available until December 2012. Simulated index performance utilizes backward looking projections and should not be relied on as a predictor of future index performance, which may differ substantially from the simulated performance reflected in this example.

The Participation Rate used in this example is for demonstration purposes only. The Participation Rate is based on a hypothetical rate which may not have been the Rate available the entirety of the simulated period and may not be currently available. Caps, Spreads, and Participation Rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions. It was not possible for a consumer to have received the interest credits shown in this retrospective example. Actual interest credits for a purchased annuity contract will be based on the allocations selected by the owner, the performance of the underlying indices for any index accounts to which contract value is allocated, and the respective Caps, Spreads, and Participation Rates applicable to those index accounts.

Why Foundations?

Key Advantages			
✓	1% bonus on 1st year Purchase Payments	✓	10% free withdrawals ¹
✓	Diverse crediting options designed to respond to many market environments	✓	Non-qualified stretch option for legacy planning
✓	Protection from market risk	✓	Flexible purchase payments with non-rolling surrender charge schedules
✓	Tax-deferred accumulation	✓	RMD-friendly

¹ After the first contract anniversary and during the surrender charge period, you may withdraw up to 10% of your Account Value, free of surrender charges or market value adjustments. Withdrawals are subject to ordinary income tax and if made before age 59½ a 10% tax penalty.

Your path *To and Through Retirement*[®] begins here.

Talk to your financial professional to see whether a Foundations Annuity can complement your retirement portfolio or contact us at 800.888.2461.



To view current rates for Foundations Annuity, go to SecurityBenefit.com/FoundationsRates or scan the QR code.

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Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

The Security Benefit Foundations Annuity, form 5800 (11-10) and ICC10 5800 (11-10), a flexible purchase payment deferred fixed index annuity, is issued by Security Benefit Life Insurance Company (Security Benefit). Product features, limitations, and availability may vary by state. In Idaho, Foundations is issued on form ICC10 5800 (11-10).

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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