

SECURITY BENEFIT

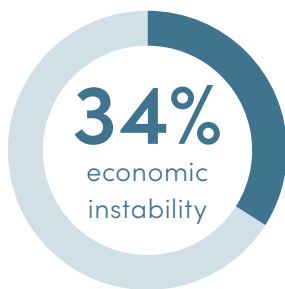
Are Money Matters Keeping You Up at Night?

In today's fast-paced and uncertain world, financial worries often weigh heavily on people's minds, causing stress and sleepless nights. By addressing your concerns head-on and implementing effective strategies, you can regain control of your finances and find peace of mind.

While most people sometimes lie awake at night worrying about something, stress about financial concerns ranks higher than personal relationships and all other causes of sleepless nights.¹



The Biggest Causes of Financial Stress



¹ What keeps you awake at night? For Millions, it's money. ConsumerAffairs (2019, July 2)..

² Finances are keeping Americans up at night, study finds. Intuit Credit Karma. (2022, October 7).

Conquer Financial Worries

Are you losing sleep over concerns about inadequate savings or outliving your money during your golden years? Following are tips to help you keep on track with your long-term goals and enjoy the retirement lifestyle you deserve.

Review these potential solutions and place checkmarks next to any connected to your greatest areas of concern. Share this list with your financial professional who can help you address many of these issues and find the peace of mind you need.

- Automated Savings:** Pay yourself first! Set up automatic transfers from your paycheck to a savings account. Treat savings as a non-negotiable expense, just like rent or utilities.
- Emergency Fund:** Build an emergency fund to cover unexpected expenses, such as medical bills or car repairs. Aim to save at least three to six months' worth of living expenses.
- Investment Accounts:** Explore a variety of investment options, such as stocks, bonds, mutual funds, CDs, annuities, and retirement accounts. Consult with your financial professional to choose the options that align with your financial goals.
- Retirement Planning:** Start planning for retirement early and regularly review your retirement savings goals. Use retirement calculators or consult with a financial professional to determine how much you need to save to provide the lifestyle you'll want in your golden years.
- Maximize Contributions:** Contribute the maximum amount allowed to retirement accounts, such as a 401(k) or IRA, to take advantage of tax benefits and employer-matching contributions.
- Healthcare Planning:** Factor healthcare costs into your retirement planning. Consider purchasing long-term care insurance or contributing to a health savings account (HSA) to cover medical expenses in retirement.
- Adjustment Strategies:** Be prepared to adjust your retirement plans if necessary, such as delaying retirement, downsizing your lifestyle, or relocating to a more affordable area.
- Protect Against Market Loss:** If you're concerned about the risk of negative market returns occurring late in your working years (known as Sequence of Returns Risk), you may consider a fixed index annuity which provides tax deferral, guarantees against the loss of principal due to market downturns, the potential for credited interest, and the reassurance of a death benefit for beneficiaries.
- Review and Adjust:** Regularly review your savings goals and adjust them as needed based on changes in your financial situation or life circumstances. Ask your financial professional to help keep your financial plan updated.

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

**Talk to your financial professional to learn more
or contact us at 800.888.2461.**

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