

# Blueprint Annuity

## FACT SHEET

| Blueprint Annuity Overview                                                                         |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |          |    |    |    |    |    |
|----------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----|----|----|----|----|
| Issue Ages                                                                                         |  | 0-90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |          |    |    |    |    |    |
| Purchase Amount<br>(Single Purchase Payment Annuity)                                               |  | <b>Minimum:</b> \$10,000<br><b>Maximum:</b> Amounts more than \$2 million require prior approval from Security Benefit Life Insurance Company (SBL).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |          |    |    |    |    |    |
| Account Types                                                                                      |  | Non-qualified, Traditional IRA, Roth IRA, SEP IRA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |          |    |    |    |    |    |
| 10% Free Withdrawals                                                                               |  | After the 1 <sup>st</sup> Contract Anniversary and during the surrender charge period, the Owner may take free withdrawals. Free withdrawals are not subject to a surrender charge and market value adjustment (MVA). The total amount that may be withdrawn in the Contract Year as free withdrawals is equal to 10% of the Account Value as of the beginning of the Contract Year. Free withdrawals do not apply to full surrender or annuitization.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |          |    |    |    |    |    |
| Interest Crediting Strategies                                                                      |  | <b>1-yr Crediting Options</b> <ul style="list-style-type: none"><li>S&amp;P 500® Annual Point to Point Index Account with Cap</li><li>S&amp;P 500 Annual Point to Point Index Account with Trigger Rate</li><li>1-year Fixed Account</li></ul> <b>Strategies with Guarantee Periods</b> <ul style="list-style-type: none"><li><b>S&amp;P 500 Annual Point to Point Index Account with 3- or 5-yr Guarantee Period Cap</b><br/>The Guaranteed Cap rate, declared at time of Contract issue, will be applied each year for the entire 3- or 5-year term. Any calculated index credits up to the declared Cap are credited at the end of each Contract Year.</li><li><b>Fixed Account with 3- or 5-yr Guarantee Period Rate</b><br/>The Guarantee Period Fixed Rate, declared at time of Contract issue, will be applied each year for the entire 3- or 5-year term. Interest is calculated and credited daily.</li></ul> |          |    |    |    |    |    |
|                                                                                                    |  | Crediting Strategies with Guarantee Periods must be allocated at Contract Issue and remain in the selected allocations for the entirety of the Guarantee Period. Once the crediting strategy's Guarantee Period ends, we automatically transfer account value into the 1-year Fixed Account, unless the Contract Owner chooses to reallocate into an available 1-year renewal rate strategy. Guarantee Period strategies are not eligible for renewal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |          |    |    |    |    |    |
|                                                                                                    |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |          |    |    |    |    |    |
| Surrender Charge<br><br>The Blueprint Annuity offers both a 3- and 5-yr surrender charge schedule. |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |          | 1  | 2  | 3  | 4  | 5  |
|                                                                                                    |  | 3-yr                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Standard | 9% | 8% | 7% | -- | -- |
|                                                                                                    |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | CA       | 8% | 7% | 6% | -- | -- |
|                                                                                                    |  | 5-yr                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Standard | 9% | 8% | 7% | 6% | 5% |
|                                                                                                    |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | CA       | 8% | 7% | 6% | 5% | 4% |

## Blueprint Annuity Overview Continued

|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Guaranteed Minimum Interest Rate (GMIR)</b>         | The minimum interest rate that can be credited to the Fixed Account. The GMIR is set at Contract issue for the duration of the Contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Guaranteed Minimum Cash Surrender Value (GMCSV)</b> | GMCSV is the minimum value available to the Owner as a surrender value, death benefit, or annuitization value.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Market Value Adjustment (MVA)</b>                   | An MVA applies if, during the surrender charge period, the Owner surrenders the contract, takes withdrawals in excess of the free withdrawal amounts, or annuitizes the contract. An MVA may also apply in certain circumstances involving death and joint ownership. The MVA is subject to state variations and does not apply to contracts issued in CA.                                                                                                                                                                                                                                            |
| <b>Nursing Home Waiver and Terminal Illness Waiver</b> | We will waive the surrender charge and MVA on full or partial withdrawals after the 3rd Contract Year provided the Owner satisfies eligibility conditions for the waivers. The waivers are unavailable in the 3-year Surrender Charge Period version, as riders have a 3-year waiting period. In PA and TX, the waivers are available after the 1st Contract Year. In CT, the waivers are available beginning in the 1st Contract Year. The MVA cannot be waived in CT, PA, and TX. The Nursing Home waiver is not available in CA and MA. The Terminal Illness waiver is not available in CA and NJ. |
| <b>Death Benefit</b>                                   | Upon death of an Owner, or the Annuitant if the Owner is a non-natural person the Death Benefit will be paid to the designated beneficiaries. The Death Benefit is equal to the greater of the GMCSV or the Account Value.                                                                                                                                                                                                                                                                                                                                                                            |
| <b>RMD Friendly</b>                                    | On qualified Contracts during the surrender charge period and upon request, we process Required Minimum Distributions (RMDs) with no surrender charge or MVA assessments.                                                                                                                                                                                                                                                                                                                                                                                                                             |

Your path *To and Through Retirement*<sup>®</sup> begins here.

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



To view current rates for Blueprint Annuity, go to [SecurityBenefit.com/BlueprintRates](https://SecurityBenefit.com/BlueprintRates) or scan the QR code.

The Security Benefit Blueprint Annuity, issued in most states on form ICC25 6100 (6-25) or state-specific variations, is a single purchase payment deferred fixed index annuity issued by Security Benefit Life Insurance Company. In Idaho, the Blueprint Annuity is issued on form ICC25 6100 (6-25). Product features, limitations, and marketing materials vary by state and/or distribution firm and may not be available in certain states or through certain distribution firms.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Products, features, and marketing materials vary by state and/or distribution firm and may not be available in certain states or through certain distribution firms.

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