

SECURITY BENEFIT

Foundations Annuity

INTEREST RATES, CAPS AND SPREADS

EFFECTIVE December 3, 2018	5-yr Cap	7-yr Cap	5-yr Spread	7-yr Spread
S&P 500® Annual Point to Point Index Account Cap	3.25%	4.75%	–	–
S&P 500® Monthly Sum Index Account Cap	1.50%	1.75%	–	–
S&P 500® Annual Average Index Account Cap	3.50%	5.00%	–	–
S&P 500® Low Volatility Daily Risk Control 5% Annual Point to Point Index Account	–	–	3.20%	1.50%
S&P 500® Low Volatility Daily Risk Control 5% 2-Year Point to Point Index Account	–	–	2.25%	1.00%

EFFECTIVE October 1, 2018	5-yr Rate	7-yr Rate
Fixed Account Current Interest Rate	1.50%	1.50%
Guaranteed Minimum Interest Rate (for contracts issued on or after October 1, 2018)	1.50%	1.50%

The Fixed Account current interest rate is set at the beginning of each Contract Year, starting with the 1st Contract Anniversary, and will be at least equal to the GMIR. Any purchases made in the first year will have the current interest rate, in effect at that time, applied to the Purchase Payment.

Rates are subject to change and may change at any time without notice. Rates are effective for applications received in good order after the date indicated above. The rates set forth herein may not be available at the time an application is received in good order and accepted by Security Benefit.

The GMIR and the Guaranteed Caps and Spreads are determined at time of issue and are guaranteed for the life of the contract.

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

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

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

Product not available in New York.

Product features vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period, Bonus and applicability of the Market Value Adjustment. Please see the product brochure for more information.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity.

The Security Benefit Foundations Annuity (form 5800 (11-10) and ICC10 5800 (11-10)), a flexible premium deferred fixed index annuity contract, is issued by Security Benefit Life Insurance Company. Product features, limitations and availability may vary by state. Not available in all states. If you have questions or need assistance, please contact us at 800.888.2461.

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