

ClearLine Annuity

INTEREST RATES, CAPS AND SPREADS

We offer two sets of rates, caps and spreads /participation rates based on the amount of the ClearLine Annuity Purchase Payment:

- Less than \$500,000
- \$500,000 and greater

Purchase Payment of
\$500,000 and greater

Effective February 11, 2019	Cap	Spread/Participation Rate	Cap	Spread/Participation Rate
S&P 500® Annual Point to Point Index Account	7.50%	—	7.75%	—
S&P 500® Monthly Sum Index Account	2.50%	—	2.60%	—
S&P 500® Low Volatility Daily Risk Control 5% Annual Point to Point Index Account	—	0.50% / 100%	—	0.30% / 100%

Effective February 11, 2019	Interest Rate	Interest Rate
Fixed Account Current Interest Rate	3.00%	3.10%

The Fixed Account current interest rate is set at issue, and then at the beginning of each Contract Year, starting with the first contract anniversary and will be at least equal to the Guaranteed Minimum Interest Rate (GMIR).

Guaranteed Minimum Interest Rate (for contracts issued on or after January 1, 2019)	1.70%
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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, the Guaranteed Caps, and Guaranteed Spread/Participation Rate are determined at time of issue and are guaranteed for the life of the contract.

Interest Rate Lock Program: Security Benefit offers a rate lock program for new applications received in good order within 10 business days of client signature where we will lock in the current rate while we process applications and wait for funds to arrive. Under this program, funds received within 60 calendar days from the client's signed date on the application will receive the higher interest rate of 1) application signed date or 2) issue date. Rate lock will not apply on applications received after 10 business days from the signed date or funds that are received after 60 calendar days from the signed application date. These contracts will be issued with the Interest Rate, Caps, Spread and GMIR in effect on the respective date the contract is issued.

Product not available in New York.

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

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

Neither Security Benefit Life Insurance Company (SBL) nor any of its affiliates is a fiduciary. 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 features may vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

The ClearLine Annuity (in most states, form ICC18 5500 (9-18)), a single premium, deferred fixed index annuity contract, is issued by SBL. The Rising Income Rider (in most states, form ICC18 5520 (9-18)), an optional rider available for purchase with the ClearLine Annuity and for which a charge applies, is issued by SBL. Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

Guarantees are backed by the financial strength and claims-paying ability of SBL. 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.

Fixed index annuities are not stock market investments and do not directly participate in any stock or equity investments. Unless stated otherwise, market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an index nor any

market index annuity is comparable to a direct investment in the equity markets. Clients who purchase index annuities are not directly investing in a stock market index.

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