

## How can Foundations help grow my retirement savings?

You can receive interest credits based on a portion of the increase of a financial market index, but are guaranteed to never lose money due to market loss.

In short, we credit you a portion of the index's growth, while protecting you from all market loss.

### **Some Market Participation. No Market Downside.**

Here's an example of how the S&P 500<sup>®</sup> Annual Point to Point Index Account with a hypothetical 8.00% annual cap applied within [Foundations](#) can help protect and grow your account value (assuming contract was purchased on December 31, 2002):



## 100% Allocation Into the S&P 500® Annual Point to Point Index Account | Hypothetical 8.00% Annual Cap Applied

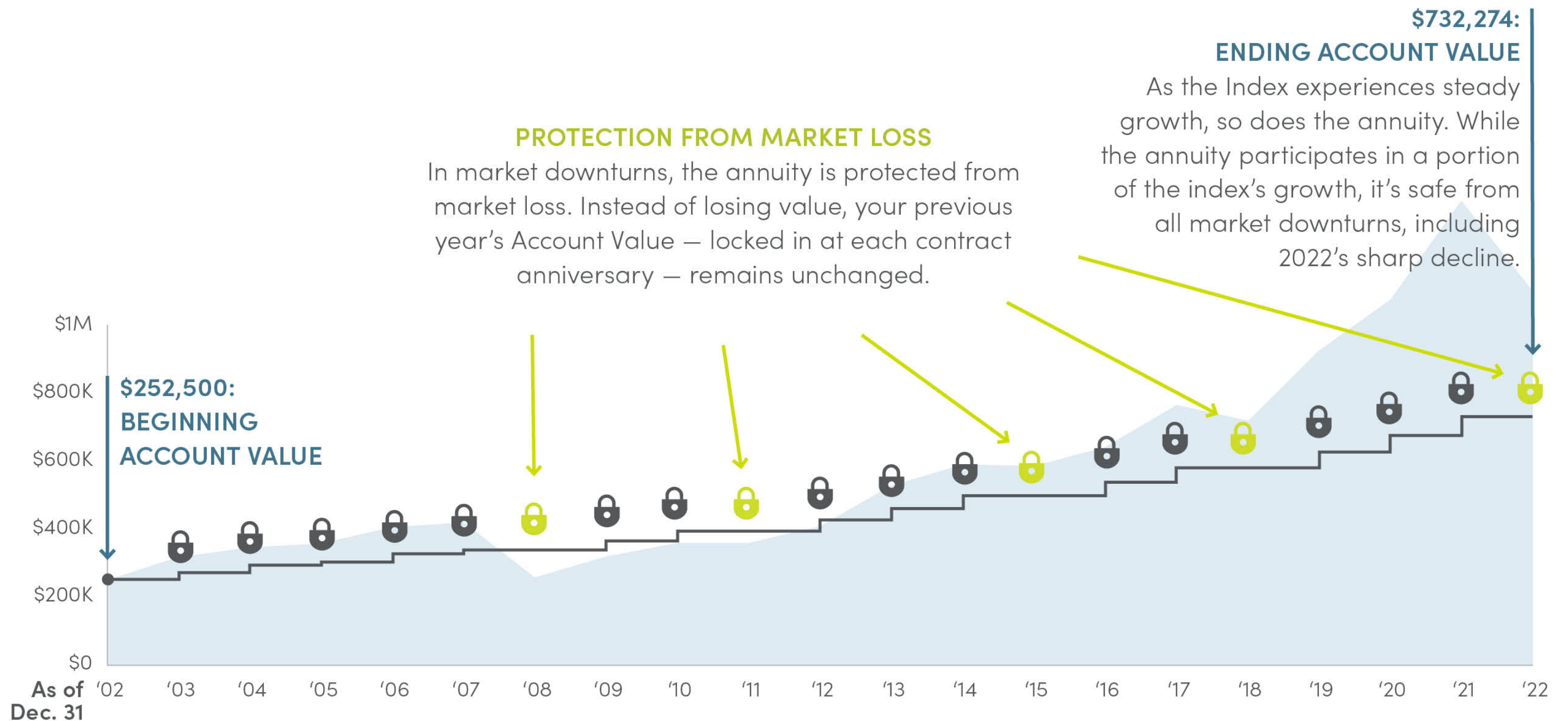
\$250,000 Foundations purchase on Dec. 31, 2002

1% Bonus of \$2,500

Beginning Account Value: \$252,500

■ S&P 500® Index (Price Return)

🔒 S&P 500® Annual Point to Point Index Account Value



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. In addition, the actual caps, spreads and participation rates, were different than what is assumed for this example, which is provided for demonstration purposes only. 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 indexes for any index accounts to which contract value is allocated, and the respective caps, spreads, and participation rates applicable to those index accounts. Withdrawals are subject to ordinary income tax and if made before age 59½, may incur a 10% IRS penalty tax and may be subject to product-specific charges. Review the product brochure for information on all available index accounts.



### [Foundations Product Brochure](#)

Learn more about how the Foundations Annuity helps protect and accumulate retirement savings.

**Talk to your financial professional to see whether a Foundations Annuity can complement your retirement portfolio.**

## Related Resources

- [Foundations Annuity](#)
- [FIAAs vs. Bonds](#)
- [Safe Haven for Savings and Interest Potential](#)
- [Foundations Locked In Account Value Sales Idea](#)

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

Product not available in New York.

Product features vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

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 in interest credits may exceed the amount of the bonus.

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. Unless otherwise indicated, the index's performance does not include dividends.

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.

**S&P Dow Jones Indices Disclaimer:** The “S&P 500,” “S&P 500 Low Volatility Daily Risk Control 5% Index,” “S&P Multi-Asset Risk Control (MARC) 5% Index,” and “S&P 500 Factor Rotator Daily RC2 7% Index” are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Security Benefit Life Insurance Company (SBL). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by SBL. The Foundations Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing the Foundations Annuity nor do they have any liability for any errors, omissions, or interruptions of the above named indices.