

Are you ready to help your clients maximize growth if rates rise?

Considering how [RateTrack[®] Annuity](#) can complement your clients' portfolios?

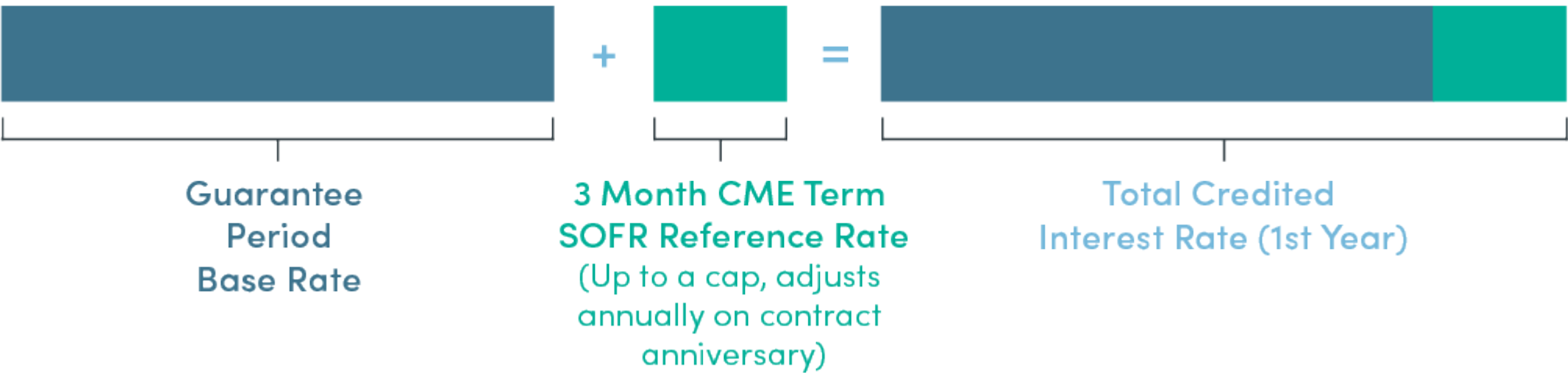
Here are a few advantages:

- Potential to receive higher interest rates automatically as rates rise during your client's contract Guarantee Period
- Interest that compounds tax free until withdrawal^{1,2}
- Ability to access a portion of the funds without penalty^{3,4}
- Ability to access some or all of the money in a health emergency^{3,4}
- Death benefit

How does RateTrack[®] Annuity work?

RateTrack[®] Annuity launched in March 2016 as the industry's first floating rate annuity. This annuity is closely tied to the 3 Month CME Term SOFR Reference Rate.

During the RateTrack[®] Annuity's Guarantee Period (5 or 7 years), interest is calculated and credited on the combination of a fixed interest rate — the Guarantee Period Base Rate — and a floating rate based on the 3 Month CME Term SOFR Reference Rate.



How has RateTrack[®] Annuity helped Owners?

Check out how a combined, complementary approach can maximize savings with protection of principal and no market risk. Our Security Benefit [laddering](#) strategy can help your clients have the best of both worlds — a MYGA with a competitive rate and a floating rate annuity, RateTrack[®] Annuity, that can help them take advantage of rising rates automatically.

For more information about RateTrack[®], call our Sales Support Team at 800.747.5164, option 3.

¹Withdrawals are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% penalty tax.

²Each Guarantee Period has its own surrender charge schedule. Early withdrawals in excess of the free withdrawal amount are subject to a surrender charge unless the withdrawal is pursuant to the Nursing Home Waiver or Terminal Illness Waiver.

³Nursing Home Waiver is not available in CA and MA, and Terminal Illness Waiver is not available in CA and NJ. Other state variations may apply.

⁴After the 3rd Contract Anniversary, any request to waive surrender charges must be made on forms provided by Security Benefit Life Insurance Company (SBL) and must be accompanied by a physician's statement. Refer to the contract for details. Not available in all states.

Related Products

- [Advanced Choice Annuity](#)
- [Total Interest Annuity](#)

Related Resources

- [Are Bonds on the Bubble? \(PDF\)](#)
- [Laddering Maturities \(PDF\)](#)
- [Keep Your Options Open \(PDF\)](#)
- [SOFR Overview \(PDF\)](#)

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 RateTrack[®] Annuity, form ICC15 5300 (12-15) and 5300 (12-15), a single premium deferred fixed annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.

The market data ("Information") contained herein: (i) includes the proprietary information of Chicago Mercantile Exchange Inc. or its licensors, as applicable; (ii) may not be copied, sold, or further disseminated except as specifically authorized; (iii) does not constitute investment advice; (iv) is provided solely for informational purposes; and (v) is not warranted to be complete, accurate, or timely.

CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN SECURITY BENEFIT LIFE INSURANCE COMPANY ("SBL") PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO SBL PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND, OR PROMOTE ANY SBL PRODUCTS OR SERVICES. CME GROUP HAS NO

OBLIGATION OR LIABILITY IN CONNECTION WITH THE SBL PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO SBL AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND SBL.