

ClearLine Annuity

Nearing or being in retirement is not the time to risk your clients' savings.

Key features

- Offered exclusively to consumers who use fee-based advisers through membership with [DPL Financial Partners](#)
- Competitive rates and index strategies; no surrender charge
- Some market participation, no market downside
- Income Power option for non-qualified contracts*

* The Income Power Election Option is only available on contracts issued with the Rising Income Rider on or before May 31, 2022. The Rising Income Rider was not available for purchase after May 31, 2022.

Being close to or in retirement may not be the time for your clients to take risks with their retirement savings. But, that doesn't mean they have to sacrifice growth for safety. ClearLine Annuity can help grow your clients' retirement savings without investing in the stock market. Your clients 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.

- [Rate Sheet](#)
- [Fact Sheet](#)
- [Brochure](#)
- [State Variations](#)

New in 2022: Avantis Barclays Volatility Control Index, designed specifically for RIAs

- [Avantis Barclays Volatility Control Index Brochure](#)
- [Additional Avantis Barclays Volatility Control Index Information](#)

S&P 500[®] Low Vol Index

- [S&P 500[®] Low Vol Index Brochure](#)
- [Additional S&P 500[®] Low Vol Index Information](#)

Contact DPL at [888.327.0049](tel:888.327.0049) to see how ClearLine can help your clients.

Accumulation potential paired with protection against all market loss is a safe and smart strategy for your risk-averse clients nearing or already in retirement. With ClearLine, your clients can choose from any combination of a Fixed Account or four index crediting strategies to help build a portion of their retirement savings, without risk:

Guaranteed Minimum Interest Rate

1. Fixed Account
-

S&P 500[®] Index Accounts; caps apply

2. Annual Point to Point Index Account
 3. Monthly Sum Index Account
-

S&P 500[®] Low Volatility Daily Risk Control 5% Index Accounts; Uncapped, annual spreads apply

4. Annual Point to Point Index Account
-

Avantis Barclays Volatility Control Index Account; Uncapped, participation rates apply

5. Annual Point to Point Index Account
-

PRODUCT VIDEOS

S&P 500® Low Volatility Daily Risk Control 5% Index Account

Find out how interest is credited using this uncapped strategy designed to manage market volatility (an annual spread applies).

[SHARE WITH CLIENTS](#)

S&P 500® Monthly Sum Index Account

Find out how interest is calculated based on the sum of the monthly changes from the S&P 500® index value from the previous year (a cap applies to each positive monthly change, but not to negative changes).

[SHARE WITH CLIENTS](#)

S&P 500[®] Annual Point to Point Index Account

Learn how we credit interest based on the percentage change in the index from one contract anniversary to the next.

[SHARE WITH CLIENTS](#)

At a glance

Product name: ClearLine Annuity

Product type: Fixed Index Annuity

Minimum Purchase: \$25,000

Account Type(s): 403(b)

Surrender Charges:

Strategy: 4 Index Accounts + Fixed Account (MVA may apply)

[Compare Product](#)

FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS

The ClearLine Annuity, in most states form ICC18 5500 (9-18), is a single premium, deferred fixed index annuity, issued by Security Benefit Life Insurance Company (SBL). Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

Product not available in New York.

In Idaho, ClearLine is issued on contract form ICC18 5500 (9-18).

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.

The "S&P 500 Index" and "S&P 500 Low Volatility Daily Risk Control 5% 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 ClearLine 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 ClearLine Annuity nor do they have any liability for any errors, omissions, or interruptions of the above named indices.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of the ClearLine Fixed Index Annuity (the "Product") and Barclays has no responsibilities, obligations or duties to purchasers of the Product. The Avantis Barclays Volatility Control Index (the "Index"), including as applicable any component indices that form part of the Index, is a trademark owned by Barclays and licensed for use by Security Benefit Life Insurance Company ("Security Benefit") as the issuer or producer of the Product (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the Product or purchasers of the Product. Additionally, Security Benefit as Issuer of the Product may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Product. Purchasers acquire the Product from Security Benefit and purchasers neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing the Product. The Product is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Product or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers or to other third parties in respect of the use or accuracy of the Index or any data included therein.

The Avantis U.S. Quality Large Cap Index and the proprietary data related thereto (the "Avantis Index") are the property of American Century Investment Management, Inc. ("American Century") and are used under license by Barclays Bank PLC. Neither American Century nor any of its affiliates makes any representation, warranty or assurance, express or implied regarding the Avantis Index, the advisability of purchasing securities generally or the ClearLine Fixed Index Annuity particularly or the ability of the Avantis Index to track general market performance or provide positive investment returns. Neither American Century nor its affiliates are under any obligation or liability in connection with the ClearLine Fixed Index Annuity.

Inclusion of a security within the Avantis Index is not a recommendation by American Century or its affiliates to buy, sell, or hold such security, nor is it considered to be investment advice. American Century does not guarantee the accuracy and/or the completeness of the Avantis Index and American Century is not and shall not be subject to any damages or liability, direct or indirect, consequential or punitive for any errors, omissions, or delays in or related to the Index.

SB-10002-03 | Rev 2023/06/30