

## Rising Rates

**RateTrack<sup>®</sup> Annuity** could be a good complement to your portfolio to help you meet financial goals and fulfill your retirement aspirations.

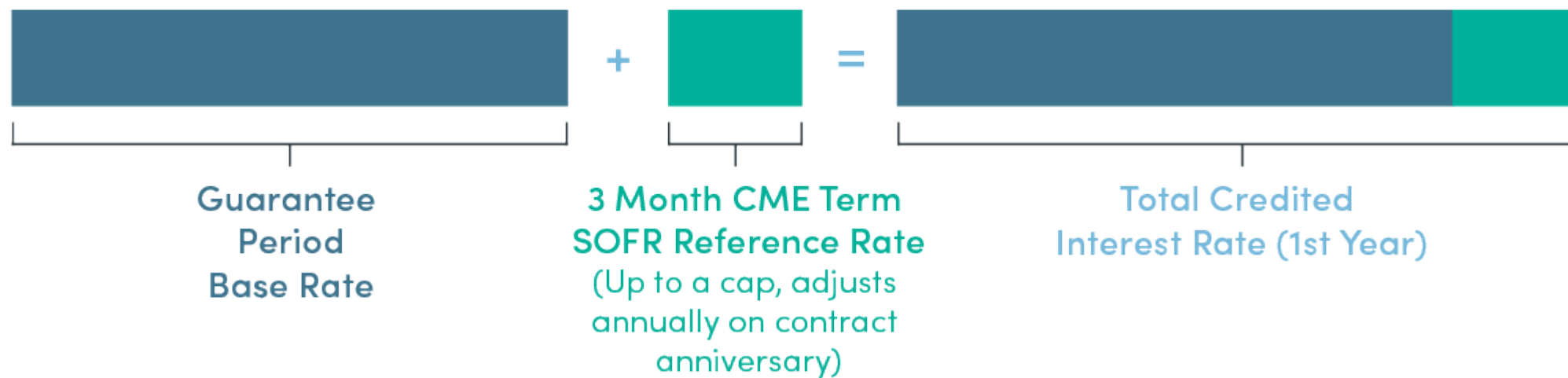
### **A few advantages of RateTrack<sup>®</sup> Annuity:**

- Potential to receive higher interest rates automatically if rates rise during your contract Guarantee Period
- Interest that compounds tax free until withdrawal<sup>1,2</sup>
- Ability to access a portion of your funds without penalty<sup>3,4</sup>
- Ability to access some or all of your money in the event of nursing home confinement or terminal illness<sup>1,3</sup>
- Death benefit

### **How does RateTrack<sup>®</sup> Annuity work?**

RateTrack<sup>®</sup> Annuity launched in March 2016 as the industry's first floating rate annuity.

During the RateTrack<sup>®</sup> 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.



Although some bond funds may increase when interest rates rise, [bond prices and interest rates usually have an inverse relationship](#). As rates rise, bond values fall, and vice versa. A floating rate annuity like RateTrack<sup>®</sup> Annuity is not correlated to the market and could be something to consider as part of your retirement savings strategy.

**Talk to your financial professional to see whether RateTrack<sup>®</sup> Annuity can complement your retirement portfolio.**

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

<sup>2</sup>Each 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.

<sup>3</sup>Nursing 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.

<sup>4</sup>After 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 \(PDF\)](#)
- [RateTrack® Annuity Automatically Adjusts \(PDF\)](#)
- [RateTrack Annuity SOFR Rate 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<sup>®</sup> 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.

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