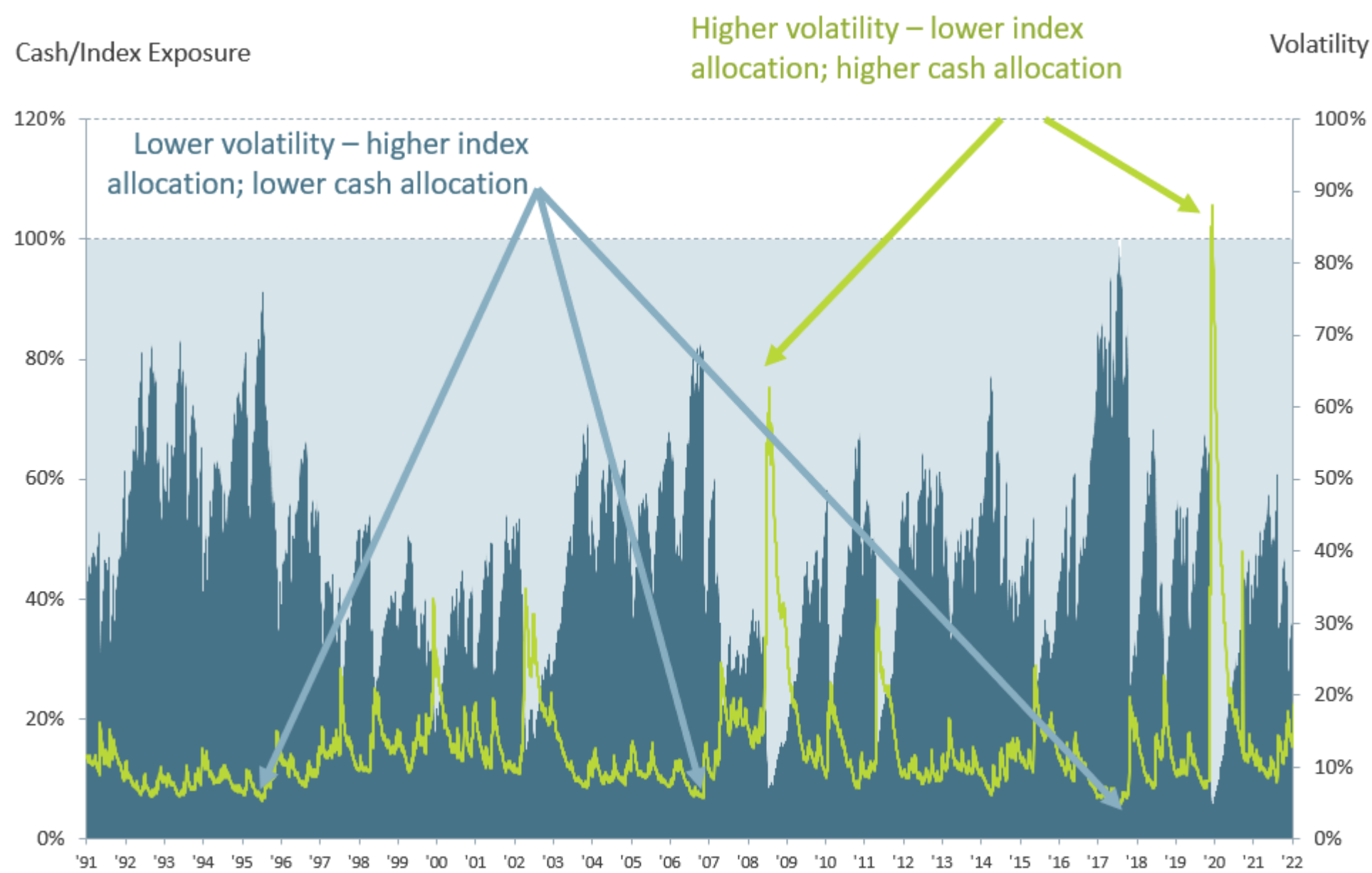


How Foundations Annuity Addresses Volatility

The S&P 500® Low Volatility Daily Risk Control 5% Index (S&P 500® Low Vol 5% Index) uses volatility as a barometer to gauge equity vs. cash allocations, seeking enhanced returns while minimizing downside risk.

Net Result: Low Vol 5% Index and Cash Exposure vs. Index Volatility (4/17/91 - 4/17/2022)



Source: Morningstar Direct ■ Index Exposure ■ Cash — Realized Volatility

Having the option to choose crediting strategies benchmarked against a Low Vol Index can be helpful, especially in periods of market turbulence. With the S&P 500® Low Vol Index Accounts within Foundations, clients have access to both an Annual and 2-yr Point to Point Index Account from which to receive interest credits. Both these crediting strategies offer uncapped interest potential (annual spread applies), which in some cases, could provide greater interest potential than a capped account.

Use the client-friendly resources at right to learn more about the S&P 500 Low Vol 5% Account and how it compares to our other Index Accounts; run a custom client illustration; order sales materials; or build an application. You can also watch or share our short client-friendly video below that explains the Index construction and how interest credits are applied.

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 this video](#)

A blue icon of a briefcase with a handle and a latch, representing business or sales.	<p>SELLING FOUNDATIONS</p> <p>The first steps in selling Foundations:</p> <ol style="list-style-type: none">1. Check with your Broker-Dealer to see if Foundations is approved2. Get Appointed with Security Benefit3. Complete Product Training <p>FIA's don't have to be complicated, and with Foundations, we've created content to help make it easier to educate your clients on how the product works. From client-friendly presentations to sales ideas and direct mail pieces to help you generate interest, use the resources linked below to start conversations with your clients.</p> <p>Selling Foundations</p>
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Related Resources

- [Foundations Annuity](#)
- [S&P 500® Low Vol 5% Index Brochure](#)

- [S&P 500® Low Vol 5% Index Account at a Glance](#)

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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).

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