

Foundations Annuity

How can Foundations Annuity, a fixed index annuity, help your clients weather today's market conditions?

Key features

- 1% Bonus on first-year Purchase Payments
- Participation in a portion of positive Index-linked gains
- Protection from all market loss
- Preservation of Principal
- 10% Free Withdrawals¹

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 Foundations, your clients can choose from any combination of a Fixed Account or five 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 Average Index Account

3. Annual Point to Point Index Account

4. Monthly Sum Index Account

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

5.
Annual
Point to
Point
Index
Account

6. 2-
year
Point to
Point
Index
Account

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

HOW FOUNDATIONS ADDRESSES 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, both uncapped strategies, your clients could participate in more of the index-linked gains than in capped accounts (annual spreads do apply). We have resources that explain how the Index is constructed, as well as hypothetical performance data for you to review.

[Learn More](#)

SELLING FOUNDATIONS

The first steps in selling Foundations:

1. Check with your Broker-Dealer to see if Foundations is approved
2. [Get Appointed with Security Benefit](#)
3. [Complete Product Training](#)



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.

[Selling Foundations](#)

PRODUCT VIDEOS



These client-friendly explainer videos show and tell the advantages of Foundations and how interest credits are calculated in each of the Index strategies.

Foundations Overview

See how the Foundations Annuity works to preserve your principal while allowing for growth.

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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).

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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.

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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).

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**S&P 500[®] Annual Average Index
Account**

This video shares how interest is calculated based on the average of the monthly ending values of the S&P 500[®] Index Value and is compared to the Index Value on the previous contract anniversary.

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¹After the first contract anniversary and during the surrender charge period, clients can withdraw up to 10% of Account Value, free of surrender charges or market value adjustments.

Notes

Not available in New York.

At a glance

Product name: Foundations Annuity

Product type: Fixed Index Annuity

Minimum Purchase: \$25,000

Account Type(s): 403(b)

Surrender Charges: 5-year; 7-year

Strategy: 5 Index Accounts + Fixed Account

[Download the Fact Sheet](#)

[Download the Brochure](#)

[Compare Product](#)

FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS

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).

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.

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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

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