

# Foundations Annuity

**Get appointed today to start offering Foundations Annuity - a safe, fixed income alternative for risk-averse clients seeking accumulation.**

Key features

- Fixed Index Annuity with seven Index Accounts and a Fixed Account
- Participation in a portion of positive Index gains; protection from all market loss
- 1% Bonus on first-year Purchase Payments
- Preservation of Principal
- 10% Free Withdrawals<sup>1</sup>



[Download the Foundations Fact Sheet with Commission](#)

**For clients seeking safety, there may be better strategies than CDs and Bonds**

With the protection of Foundations Annuity, clients could have higher potential accumulation than Fixed Income vehicles in a rising rate environment.

5-yr CDs are averaging 0.28%. And the 7-yr US Constant Treasury Maturity Rate at only 1.47% isn’t faring much better.<sup>2</sup> Take a look at how the Foundations Annuity, a fixed index annuity, stacks up against today’s CDs and Bonds with similar durations:

**20 year Annualized Interest Rate**

Assumptions: Annual Average cap of 5.00%; Annual P2P cap of 4.75%; Monthly Sum cap of 1.90%; Low Vol Annual P2P spread is 1.50% with 100% participation rate; Low Vol 2-year Annual P2P spread is 0.50% with 100% participation rate. Factor Rotator Annual P2P spread is 0.00% with 57% participation rate; Factor Rotator 2-yr P2P spread is 0.00% with 77% participation rate. Performance of Low Vol 5% and Factor

Rotator 7% Indices prior to their inception dates of August 31, 2011 and March 25, 2020, respectively, are simulated.

---

<sup>1</sup>After 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.

<sup>2</sup>Average 5-yr CD Rate: Bankrate.com, October 2021; 7-yr US Constant Treasury Maturity Rate: FRED, October 19, 2021.

**GET APPOINTED TODAY SO YOU CAN START OFFERING YOUR CLIENTS A FIXED INCOME ALTERNATIVE**

[Get Appointed](#)

[Complete Product Training \(gives you access to the Foundations Illustration Tool\)](#)

Notes

Not available in New York.

**At a glance**

**Product name:** Foundations Annuity

**Product type:** Fixed Index Annuity

**Minimum Purchase:**

**Account Type(s):** 403(b)

**Surrender Charges:** 5-year; 7-year

**Strategy:** 7 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. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets. Unless otherwise indicated, the index's performance does not include dividends.

**S&P Dow Jones Indices Disclaimer:** The “S&P 500,” “S&P 500 Low Volatility Daily Risk Control 5% Index,” “S&P Multi-Asset Risk Control (MARC) 5% Index,” and “S&P 500 Factor Rotator Daily RC2 7% 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 Foundations 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 Foundations Annuity nor do they have any liability for any errors, omissions, or interruptions of the above named indices.