## **ClearLine Annuity State Variations**

For product information, visit the <u>ClearLine product page</u>.

## Product not available for sale in New York.

States	Nursing Home and Terminal Illness Waivers	Free Look (Non-replacement)	Free Look (Replacement)	Market Value Adjustment (MVA)
NY: Not Filed. SBL is not licensed in and does not conduct business in NY.				
AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Yes	15 Days	30 Days	Yes
МА	Terminal Illness Only	15 Days	30 Days	Yes
NJ	Nursing Home Only	15 Days	30 Days	Yes
ND	Yes	15 Days	15 Days	Yes
DC	Yes	20 Days	20 Days	Yes
DE	Yes	15 Days	15 Days	Yes

States	Nursing Home and Terminal Illness Waivers	Free Look (Non-replacement)	Free Look (Replacement)	Market Value Adjustment (MVA)
NY: Not Filed. SBL is not licensed in and does not conduct business in NY.				
FL	Yes	21 Days	21 Days	Yes
CA	No	15 Days	30 Days	No

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.

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.

**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.

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, a division of S&P Global, or its affiliates ("SPDJI"), and have been licensed for use by Security Benefit Life Insurance Company (SBL). Standard & Poor's and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("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 Security Benefit 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 such product nor do they have any liability for any errors, omissions, or interruptions of the "S&P 500 Index" or "S&P 500 Low Volatility Daily Risk Control 5% Index".	