

# Total Value Annuity

**The Total Value Annuity, a flexible premium deferred fixed index annuity issued by Security Benefit Life Insurance Company, can be a sensible part of your retirement savings plan.**

## Key features

With the Total Value Annuity, you can protect a portion of your retirement savings and receive interest on those savings. Through optional riders it can also provide guaranteed income for life or provide for others upon your death.

**The Total Value Annuity offers a combination of contract guarantees, bonus, flexible interest choices and withdrawal options:**

- Up to 8% bonus<sup>1</sup> (vesting schedule applies)
- 10% free annual withdrawals (not available until beginning of second contract year)
- Guaranteed Minimum Interest Rate for the Fixed Account
- Multiple interest-crediting options
- Nursing Home Waiver<sup>2</sup>
- Terminal Illness Waiver<sup>2</sup>

**The optional GLWB (Income) Rider provides (Not currently available for sale for new contracts) :**

- Up to 8% bonus<sup>1</sup> (vesting schedule applies)
- 4% Stacking Roll-up to the Benefit Base
- Competitive Payout Factors
- Guaranteed Annual Income
- Single or Joint payout
- Home Healthcare Doubler<sup>2</sup>

**The optional GMDB (Death Benefit) Rider provides (Not currently available for sale for new contracts) :**

- Up to 8% bonus<sup>1</sup> (vesting schedule applies)
- 4% Stacking Roll-up to the Benefit Base
- Up to 300% Death Benefit Cap (200% for contracts issued in NJ)
- RMD friendly

The GLWB Rider and GMDB Rider cannot be purchased together.

**For more information about Total Value Annuity speak with your financial professional.**

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<sup>1</sup>The bonus is 8% in most states (if you are age 76 or over and purchase the GMDB Rider, the bonus is reduced by 2%). In AK, CA, ID, IN, ME, MN, MO, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA, the bonus is 6% (the GMDB Rider is not available in CA); in FL, the bonus is 7%; in CT and DE, the bonus is 2% (and does not increase if a rider is purchased).

<sup>2</sup>Availability varies by state.

## At a glance

**Product name:** Total Value Annuity

**Product type:** Fixed Index Annuity

**Minimum Purchase:**

**Account Type(s):** IRA

**Surrender Charges:** 10-year

**Strategy:** Multiple Index interest crediting options plus Fixed Account

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The Security Benefit Total Value Annuity (Form 5700 (3-12) and ICC12 5700 (3-12)), a fixed index flexible premium deferred annuity contract, is issued by Security Benefit Life Insurance Company. Product features, limitations and availability may vary by state. In Idaho, Total Value Annuity is issued on Form ICC12 5700 (3-12).

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

Security Benefit refers to Security Benefit Life Insurance Company (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.

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.

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.