

ClearLine Annuity Rates

Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase. For product rate history, call our Service Center at 800.888.2461. For product information, [visit our product page](#).

The Fixed Account current interest rate is set at the beginning of each Contract Year, starting with the first contract anniversary and will be at least equal to the GMIR. Any purchases made in the first year will have the current interest rate, in effect at that time, applied to the purchase payment.

Includes information on the Guaranteed Interest Rate as applicable. If the contract's GMIR exceeds the Fixed Account Current Interest Rate disclosed above, the GMIR will prevail.

We offer two sets of rates, caps, and spreads/participation rates based on the amount of the ClearLine Annuity Purchase Payment:

- Less than \$500,000
- \$500,000 and greater
- [Download Rate Sheet](#)

Effective Date: 09/15/2025		Empty th for screen readers Empty th for screen readers	
Index Accounts: Purchase Payment less than \$500,000		Cap	Spread/Participation Rate
S&P 500 [®] Annual Point to Point		11.75%	-
MSCI EAFE Annual Point to Point		12.00%	-
Nasdaq-100 [®] Annual Point to Point		8.75%	-
Russell 2000 [®] Small Cap Annual Point to Point		12.00%	-
S&P 500 [®] Monthly Sum		3.50%	-
S&P 500 [®] Low Volatility Daily Risk Control 5% Annual Point to Point -			0.75% / 100%
Avantis Barclays Volatility Control Annual Point to Point		-	125%
Index Accounts: Purchase Payment less than \$500,000		12.00%	Empty th for screen readers
S&P 500 [®] Annual Point to Point		12.00%	-
Fixed Account: Purchase Payment less than \$500,000		5.65%	
Index Accounts: Purchase Payment \$500,000 or greater		Cap	Spread/Participation Rate
S&P 500 [®] Annual Point to Point		12.25%	-
MSCI EAFE Annual Point to Point		8.50%	-
Nasdaq-100 [®] Annual Point to Point		12.50%	-

Effective Date: 09/15/2025	Empty th for screen readers	Empty th for screen readers
Russell 2000® Small Cap Annual Point to Point	12.50%	-
S&P 500® Monthly Sum	4.00%	-
SP 500® Low Volatility Daily Risk Control 5% Annual Point to Point	-	0.50% / 100%
Avantis Barclays Volatility Control Annual Point to Point	-	130%
Index Accounts: Purchase Payment \$500,000 or greater	Trigger Rate	Empty th for screen readers
S&P 500® Annual Point to Point	12.50%	-
Fixed Account: Purchase Payment \$500,000 or greater	5.75%	
Fixed Account Guaranteed Minimum Interest Rate	2.80%	-

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Product features may vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

The ClearLine Annuity, in most states form ICC18 5500 (9-18), a single premium, deferred fixed index annuity contract, is issued by SBL. In Idaho, ClearLine is issued on contract form ICC18 5500 (9-18). Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

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.

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.

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