

Foundations Annuity

How can Foundations, a fixed index annuity, help diversify your client's portfolio?

Key features

Foundations Annuity can help diversify and de-risk a portion of your client's retirement portfolio by offering participation in market-linked performance, without any market downside risk.

- Clients get a head start with a **1% Bonus** on 1st-yr purchase payments
- **Flexible premiums**; surrender charge period doesn't reset for added funds
- **Diverse lineup of index accounts**, as well as a guaranteed Fixed Account
- **10% Free Withdrawals** after 1st contract anniversary
- **Non-qualified stretch option** for legacy planning
- **Upfront and trail commission options**

Foundations offers a range of index-linked strategies based on diverse asset classes. These strategies can spread out your client's potential for accumulation, without the risk of traditional investments.

[Download Rate Sheet](#)

Use the table below to explore the indices available in Foundations and their performance.

Indices	Index Crediting Strategies
S&P 500® <ul style="list-style-type: none">• Overview/Performance	Annual Point to Point with Cap
	Annual Point to Point with Trigger Rate
	Annual Average
	Monthly Sum
MSCI EAFE Index (International Equities) <ul style="list-style-type: none">• Overview/Performance	
	Annual Point to Point with Cap

Nasdaq-100 Index®

- [Overview/Performance](#)

Annual Point to Point with Cap

Russell 2000® Small Cap Index

- [Overview/Performance](#)

Annual Point to Point with Cap

S&P 500 Factor Rotator Daily RC2 7% Index

- [Overview/Performance](#)

Annual Point to Point with Participation Rate

2-yr Point to Point with Participation Rate

S&P 500 Low Volatility Daily Risk Control 5% Index

- [Overview/Performance](#)

Annual Point to Point with Annual Spread

2-yr Point to Point with Annual Spread

S&P 500 Multi-Asset Risk Control (MARC) 5% Index

- [Overview/Performance](#)

Annual Point to Point with Participation Rate

2-yr Point to Point with Participation Rate

Morningstar Wide Moat Focus Barclays VC 7% Index

- [Overview/Performance](#)

Annual Point to Point with Participation Rate

2-yr Point to Point with Participation Rate

[Foundations Annuity State Variations](#)

Foundations Resources

Foundations Resources

Before Selling Foundations

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

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: 15 Index Accounts + Fixed Account

[Download the Fact Sheet](#)

[Download the Brochure](#)

[Compare Product](#)

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