

# Total Interest Annuity

## Do you have very conservative clients who want to contribute to a 403(b)?

### Key features

- Consistent method for increasing assets for retirement without market participation
- Payroll deferral through an employer's 403(b) plan or automatic drafts from a bank account or an IRA
  - 403(b) contributions tax deferred
  - Annual contribution limits set through IRA
- Additional bonus rate to begin contract<sup>1</sup>
- Age 50+ Catch-up provision

The Total Interest Annuity can help your clients build their savings so their retirement plans won't be undone by a volatile market. It allows your clients to avoid the potential pitfalls of the markets by placing a portion of their retirement savings into an annuity that is separate from traditional retirement assets that fluctuate as financial markets shift.

### In addition to the guaranteed principal, we also offer two riders:

**1. Surrender Charge Waiver for Early Retirement Rider** (available only for 403(b) or Roth 403(b) contracts; not available in CT, MD, MA, TX, or WA)

If your clients meet the following qualifications, they can take withdrawals from their contracts without a surrender charge:

- Minimum of 5 years in the contract
- Minimum age of 55
- Separation from service at or after age 55

**2. Return of Purchase Payments Guarantee Rider (not available in TX, VT, or WA)**

- Guarantees that the Cash Surrender Value of the contract will never be below the Purchase Payments made (less any previous withdrawals, premium tax due or paid, and rider charges deducted)
- Provides ability to withdraw in full all of the Purchase Payments<sup>2</sup>

[Rate Sheet](#)

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<sup>1</sup>The bonus rate is an additional interest rate applied to all contributions received within the first year of the annuity and is only credited for one year for each purchase. In lieu of the bonus rate for TX contracts, the first year current interest rate will include additional guaranteed interest equivalent to the current bonus rate.

<sup>2</sup>If the applicable surrender charge is greater than the interest your client earned, no interest will be paid. If the interest earned is greater than the applicable surrender charge, your client will receive the interest due after payment of the surrender charge.

## At a glance

**Product name:** Total Interest Annuity

**Product type:** Fixed Annuity

**Minimum Purchase:** \$2,500 or recurring Purchase Payment of \$50 per month

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

**Surrender Charges:** 10-year Term

**Strategy:** Protection from account loss for very conservative savers

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### FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS

The Total Interest Annuity, contract form 5100 (2-11), is a flexible purchase payment deferred annuity issued by Security Benefit Life Insurance Company (SBL) and may not be available in all states. The Surrender Charge Waiver for Early Retirement Rider is form number 5120 (2-11), and the Return of Purchase Payments Guarantee Rider is form number 5121 (2-11). State variations apply as do other conditions and limitations. Consult the contract for details.

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.