

Blueprint Annuity State Variations

The [Blueprint Annuity](#) features vary by state. Differences include, but are not limited to, the Surrender Charge rates, the availability of the Nursing Home and Terminal Illness Waivers, whether a Market Value Adjustment applies, and duration of the Free Look Period.

Product not available for sale in California New York.

States	Nursing Home / Terminal Illness Waiver (5-yr product only)	Market Value Adjustment (MVA)	Free Look Period*
AL, AK, AR, AZ, CO, DE, DC, GA, HI, ID, IN, IA, IL, KS, KY, LA, MD, ME, MI, MN, MS, MO, MT, NC, NE, NH, NM, NV, ND, OH, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	Yes	Yes	15 days
CT	Yes No wait period (waives Surrender Charge only)	Yes	15 days
FL	Yes	Yes	21 days
MA	Terminal Illness Waiver only	Yes	15 days
NJ	Nursing Home Waiver only	Yes	15 days

PA, TX	Yes 1-yr wait period (waives Surrender Charge only)	Yes	15 days
NY: Not filed. SBL is not licensed in and does not conduct business in NY.			

*Free Look Period may be longer if the contract is a replacement.

Surrender Charge Schedule for all states

Surrender Charge Period	Contract Year				
	1	2	3	4	5
3-yr	9%	8%	7%	-	-
5-yr	9%	8%	7%	6%	5%

FINANCIAL PROFESSIONAL USE ONLY

The Security Benefit Blueprint Annuity, issued in most states on form ICC25 6100 (6-25), is a single purchase payment deferred fixed index annuity issued by Security Benefit Life Insurance Company. In Idaho, the Blueprint Annuity is issued on form ICC25 6100 (6-25). Product features, limitations, and marketing materials vary by state and/or distribution firm and may not be available in certain states or through certain distribution firms.

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Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Unless otherwise indicated, indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

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.

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