

You have attractive choices

If you're looking for a way to increase savings without incurring market risk, the [Security Benefit Advanced Choice Annuity](#) can provide peace of mind, principal protection, and guaranteed growth. Your money will also grow tax deferred.

Here are a few advantages:

- Competitive interest rates that are guaranteed during your contract's Guarantee Period (3-, 5- and 7-year options)
- Interest that compounds tax free until withdrawal¹
- Ability to access a portion of your funds without penalty¹
- Ability to access some or all of your money in the event of nursing home confinement or terminal illness²
- A 0.10% interest rate bonus on contract amounts that are \$125,000 or more
- Death benefit

9 Ways a Fixed Annuity Can Complement Your Goal for a Confident, Comfortable Retirement

You may already be securing your financial future by contributing to your employer's 401(k) or 403(b) plan, IRAs, or other savings vehicles to supplement retirement income sources like Social Security and pensions. A fixed annuity can complement your comprehensive approach, particularly since there is no annual contribution limit for an annuity.

Here are nine key features of a fixed annuity to consider:

1. **Competitive, Current Rates:** Because annuities are designed to be held for the long term, they may offer higher interest rates than many other guaranteed-rate savings options. The rate is often guaranteed for a specified period of time.
2. **Safety:** Buying a multi-year guaranteed fixed annuity and holding it for the entire guarantee period is a safe way to save, even more so than bonds, which can fall in price in a rising rate environment. The value of a fixed annuity is fully backed by the issuing insurance company.
3. **Tax Deferral:** Annuities are tax deferred so you don't pay taxes on interest credited until you make a withdrawal, allowing more money to compound over time.
4. **Withdrawal Flexibility:** Generally, after the first year, you can withdraw up to 10% of your contract value each year, free of surrender charges and market value adjustments, to put toward traveling, remodeling, charitable giving, or whatever retirement aspiration you want to fulfill.
5. **Predictable Income:** You can annuitize your contract for a guaranteed stream of income for your lifetime, the longer of your or your spouse's lifetime, for a fixed payment amount, or for a specified period.
6. **Emergency Access:** Many annuities allow withdrawals without surrender charges in the event of a terminal illness diagnosis or confinement to a nursing home or hospital for longer than 90 days (additional restrictions usually apply).
7. **Principal Guarantee:** The issuing insurance companies guarantee principal for fixed annuities.
8. **Death Benefit:** Contract value passes directly to beneficiaries without the delay of probate, providing your beneficiaries access to your annuity's death benefit quickly and without additional expense.

9. **Ease:** You can put your funds in an annuity for a specified number of years and earn a competitive rate for the guarantee period you choose. At the end of the guarantee period, you can continue to keep your funds in the annuity or switch to another product.

A key consideration in acquiring an annuity is the [financial strength and stability of the issuing insurance company](#). Security Benefit, established in 1892, has more than \$2.96 billion in total adjusted capital and is well prepared to fulfill its promise to help consumers across *America To and Through Retirement*[®].

- [View a PDF of this document.](#)

Talk to your financial professional to see whether an Advanced Choice Annuity can complement your retirement portfolio.

¹Withdrawals are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% penalty tax.

²Nursing Home Waiver is not available in CA and MA. Terminal Illness Waiver is not available in CA and NJ.

Related Products

- [RateTrack® Annuity](#)
- [Total Interest Annuity](#)

Related Resources

- [RateTrack® Annuity Automatically Adjusts](#)
- [Laddering Maturities](#)

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.

The Security Benefit Advanced Choice Annuity, form ICC13 5200 (9-13) and 5200 (9-13), a single premium deferred annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.