

Are you ready to help your clients maximize growth if rates rise?

Considering how [RateTrack[®] Annuity](#) can complement your clients' portfolios?

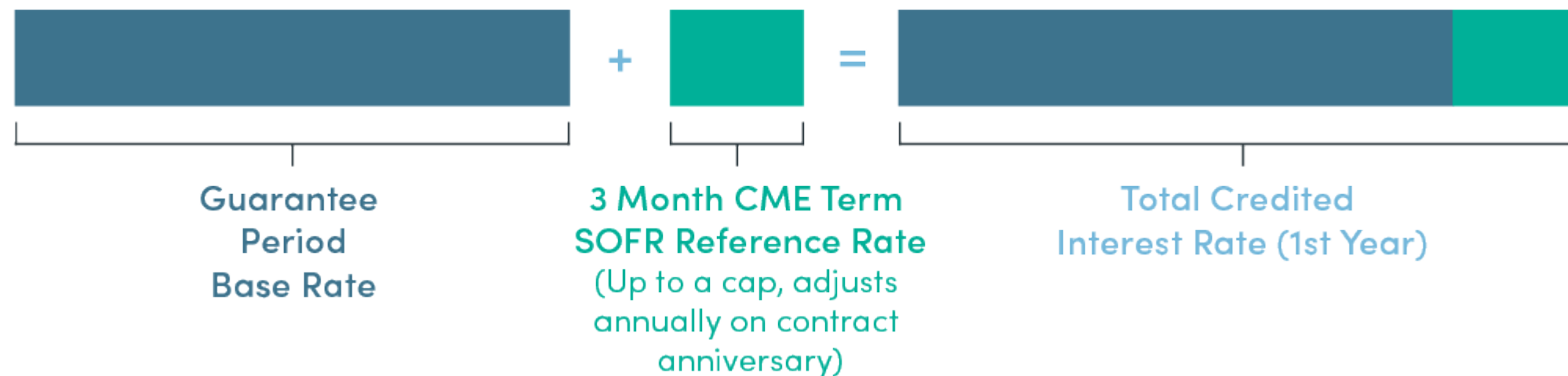
Here are a few advantages:

- Potential to receive higher interest rates automatically as rates rise during your client's contract Guarantee Period
- Interest that compounds tax free until withdrawal^{1,2}
- Ability to access a portion of the funds without penalty^{3,4}
- Ability to access some or all of the money in a health emergency^{3,4}
- Death benefit

How does RateTrack[®] Annuity work?

RateTrack[®] Annuity launched in March 2016 as the industry's first floating rate annuity. This annuity is closely tied to the 3 Month CME Term SOFR Reference Rate.

During the RateTrack[®] Annuity's Guarantee Period (5 or 7 years), interest is calculated and credited on the combination of a fixed interest rate — the Guarantee Period Base Rate — and a floating rate based on the 3 Month CME Term SOFR Reference Rate.



How has RateTrack[®] Annuity helped Owners?

Check out how a combined, complementary approach can maximize savings with protection of principal and no market risk. Our Security Benefit [laddering](#) strategy can help your clients have the best of both worlds — a MYGA with a competitive rate and a floating rate annuity, RateTrack[®] Annuity, that can help them take advantage of rising rates automatically.

For more information about RateTrack[®], call our Sales Support Team at 800.747.5164, option 3.

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

²Each Guarantee Period has its own surrender charge schedule. Early withdrawals in excess of the free withdrawal amount are subject to a surrender charge unless the withdrawal is pursuant to the Nursing Home Waiver or Terminal Illness Waiver.

³Nursing Home Waiver is not available in CA and MA, and Terminal Illness Waiver is not available in CA and NJ. Other state variations may apply.

⁴After the 3rd Contract Anniversary, any request to waive surrender charges must be made on forms provided by Security Benefit Life Insurance Company (SBL) and must be accompanied by a physician's statement. Refer to the contract for details. Not available in all states.

Related Products

- [Advanced Choice Annuity](#)
- [Total Interest Annuity](#)

Related Resources

- [Are Bonds on the Bubble? \(PDF\)](#)
- [Laddering Maturities \(PDF\)](#)
- [Keep Your Options Open \(PDF\)](#)
- [SOFR Overview \(PDF\)](#)

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 RateTrack[®] Annuity, form ICC15 5300 (12-15) and 5300 (12-15), a single premium deferred fixed annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.

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SB-10015-73 | 2021-12-21