

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

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

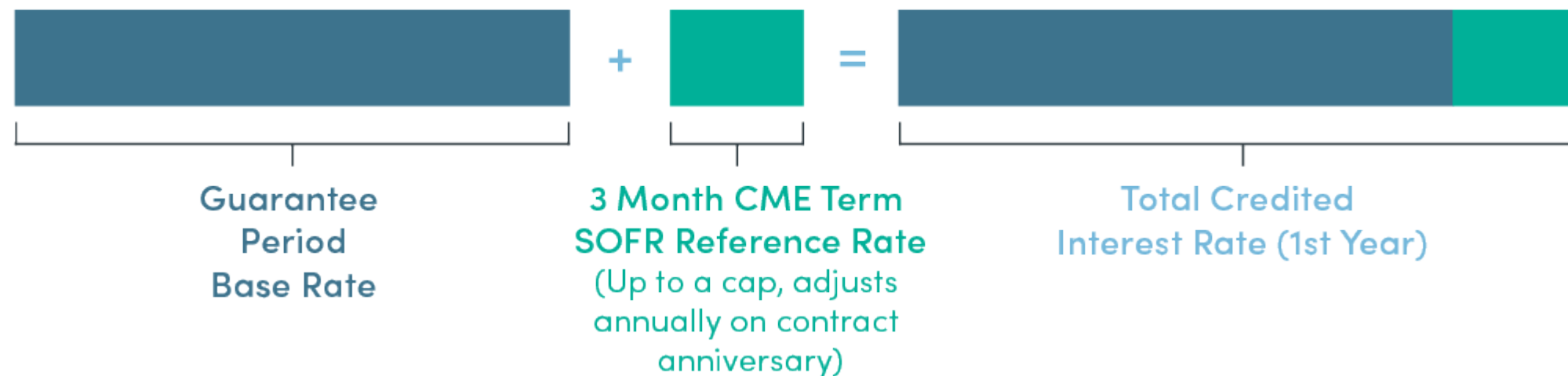
Here are a few advantages:

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

How does RateTrack<sup>®</sup> Annuity work?

RateTrack<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> Annuity, that can help them take advantage of rising rates automatically.

**For more information about RateTrack<sup>®</sup>, call our Sales Support Team at 800.747.5164, option 3.**

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

<sup>2</sup>Each 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.

<sup>3</sup>Nursing 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.

<sup>4</sup>After 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 \(PDF\)](#)

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The Security Benefit RateTrack<sup>®</sup> 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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