

ClearLine Annuity

Nearing or being in retirement is not the time to risk your clients' savings.

Key features

Are your clients worried about savings protection as they near retirement? With ClearLine Annuity, they can enjoy growth without fear of market downturns.

ClearLine Annuity Benefits:

- **Accumulation Potential With Protection:** Earn interest credits tied to the financial market index without exposing the principal to the market risk.
- **Flexible Allocation Options:** Choose from a Fixed Account and eight index crediting strategies designed for stability and interest potential.
- **No Surrender Charges:** Access contract value anytime without early withdrawal penalties.

Help secure your clients' futures with ClearLine Annuity--a smart choice for risk-averse clients seeking both accumulation and protection. They can build retirement savings with confidence and peace of mind.

Exclusive Access for DPL Members

ClearLine Annuity is only available through DPL Financial Partners, providing RIAs with commission-free annuity solutions. Interested in learning more about becoming a member? Contact DPL: [888.327.0049](tel:888.327.0049)

[Products Available Exclusively to DPL Financial Products](#)

A Case for Diversification

A diversified portfolio can help safeguard against market volatility by incorporating different asset classes including stocks, bonds and mutual funds. Consider further diversifying your client's retirement portfolio by adding the protection of a fixed index annuity (FIA) into their overall strategy. This case study shows how a Foundations Annuity contract could offer improved outcomes over traditional equity and bond portfolios.

WHY DIVERSIFY YOUR INVESTMENT PORTFOLIO?	WHY DIVERSIFY WITH AN FIA?
<p>TIME HORIZON</p> <p>Shift to more stable strategies when clients don't have the advantage of time to recover from significant market loss.</p>	<p>An FIA offers participation in the positive performance of a benchmarked index with protection from its downside risk — ideal for clients nearing or in retirement.</p>
<p>RISK MANAGEMENT</p> <p>By spreading investments across different asset classes (like stocks, bonds, and real estate), you reduce the impact of a poorly performing asset on your overall portfolio. This helps cushion against market volatility.</p>	<p>Consider Foundations FIA as another asset class — an insurance product that is additive to a fixed income portfolio. Adding Foundations Annuity to your client's current fixed income strategy helps protect against market volatility and interest rate risk.</p>
<p>EARNINGS POTENTIAL</p> <p>Different assets may perform well at different times. Diversification allows you to take advantage of growth in various sectors, potentially enhancing overall returns.</p>	<p>Foundations offers a diverse selection of asset classes from which to choose, as well as a guaranteed Fixed Account that adds a layer of guaranteed accumulation. Multiple crediting strategies can avoid an over-reliance on a single index's performance, and potentially offer greater accumulation.</p>
<p>INFLATION PROTECTION</p> <p>Different asset classes may respond differently to inflationary pressures, providing a buffer against loss of value. Certain assets like real estate or commodities can help guard against inflation, preserving purchasing power in retirement.</p>	<p>Foundations' index lineup offers diverse asset classes including commodities, which can help address inflation concerns.</p>
<p>ADVISOR COMPENSATION</p> <p>If you're managing your client's brokerage account, choose one you're pulling a fee from their portfolio. The better the portfolio performs, the better your compensation.</p>	<p>With a fixed index annuity, you have a number of compensation options — from upfront commission to trail commission options — none of which reduce your client's contract value.</p>



FINANCIAL PROFESSIONAL USE ONLY

Key Takeaways

- 1 Relying solely on stock and bond performance may leave retirement assets on the table. Foundations Annuity offered improved accumulation and income outcomes over traditional investments alone.
- 2 Augmenting traditional investments with the protection and accumulation potential offered by fixed index annuities can diversify clients' retirement portfolios.
- 3 Because different indices are designed to perform in different market environments, diversifying an FIA's allocation may help optimize accumulation and income potential.
- 4 FIAs eliminate tax drag and fee drag that impact investment portfolios.
- 5 With Foundations, advisers don't have to sacrifice fee income.

\$100,000 Accumulation Example | 2003-2023



\$100,000 Income and Remaining Account Balance Example | 2003-2023



- Gain from and capture commission options available, but that paid for life of contract
- No difficult fee conversations, especially during down market years

Consider diversifying your client's fixed income portfolio with the protection and accumulation potential of a Foundations contract.



One Security Benefit Place | Topeka, KS 66606 | SecurityBenefit.com
SS-10049-18 | 2024/10/07

NEW! S&P 500® Trigger Rate Strategy

Use this piece to help your clients understand how the trigger rate strategy can offer the potential for higher interest credits if the S&P 500® performs well enough to reach a predetermined "trigger rate".

[Download Strategy](#)

S&P 500®

- [Overview/Performance](#)

Annual Point to Point with Cap
 Annual Point to Point with Trigger Rate
 (not available in California)
 Monthly Sum

MSCI EAFE

- [Overview/Performance](#)

Annual Point to Point with Cap

Nasdaq-100®

- [Overview/Performance](#)

Annual Point to Point with Cap

Russell 2000® Small Cap

- [Overview/Performance](#)

Annual Point to Point with Cap

S&P 500 Low Volatility Daily Risk Control 5%

- [Overview/Performance](#)

Annual Point to Point with Spread and Participation Rate
 2-Year Point to Point with Spread

Avantis Barclays Volatility Control

- [Overview/Performance](#)

Annual Point to Point with Participation Rate

At a glance

Product name: ClearLine Annuity

Product type: Fixed Index Annuity

Minimum Purchase: \$25,000

Account Type(s): 403(b)

Surrender Charges:

Strategy: 4 Index Accounts + Fixed Account (MVA may apply)

[Compare Product](#)

FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS

S&P Dow Jones Indices Disclaimer: The “S&P 500,” “S&P 500 Low Volatility Daily Risk Control 5% Index,” “S&P Multi-Asset Risk Control (MARC) 5% Index,” and “S&P 500 Factor Rotator Daily RC2 7% Index” are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Security Benefit Life Insurance Company (SBL). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by SBL. The Foundations Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing the Foundations Annuity nor do they have any liability for any errors, omissions, or interruptions of the above named indices.

Barclays Disclaimer: Neither Barclays Bank PLC (BBPLC) nor any of its affiliates (collectively Barclays) is the issuer or producer of the Foundations Annuity (the Product) and Barclays has no responsibilities, obligations, or duties to purchasers in the Product. The Morningstar Wide Moat Focus Barclays VC 7% Index ER (the index), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by Security Benefit Life Insurance Company (Security Benefit) as the issuer or producer of the Product (the Issuer).

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled, and published by BB PLC in its role as the index sponsor (the Index Sponsor) without regard to the Issuer or the Product or purchasers in the Product. Additionally, Security Benefit as issuer or producer of the Product may for itself execute transition(s) with Barclays in or relating to the Index in connection with the Product. Purchasers acquire the Product from Security Benefit and purchasers neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the Product. The Product is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Product or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers or to the other third parties in respect of the use of accuracy of the Index or any data included therein.

The index is created and maintained solely by Barclays using a combination of U.S. Treasury Futures holding selected by Barclays and the Morningstar Wide Moat Focus IndexSM (Wide Moat Focus Index) in its entirety. Morningstar, Inc. (Morningstar) has no relationship to Barclays, other than to license Barclays the right to use the Wide Moat Focus Index in the Index. Under this licensing arrangement, Barclays must include the Wide Moat Focus Index in its entirety in the Index. Morningstar has no responsibility for the compilation or maintenance of the Index or its performance, and no liability to anyone for its use. The Morningstar name and logo are registered marks of Morningstar. Morningstar does not guarantee the accuracy, completeness, or timeliness of the Wide Moat Focus Index or any data included in it and expressly disclaims any warranties associated with it.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers, and vendors (collectively, the protected parties) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the index of any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

Nasdaq-100® Disclaimer: Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, and NDX® are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Security Benefit Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Russell 2000® Disclaimer: The Foundations Annuity (the "Product") has been developed solely by Security Benefit Life Insurance Company. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® (the "Index") vest in the relevant LSE Group company which owns the Index. "Russell®" is a trade mark of the relevant LSE Group company and by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by Security Benefit Life Insurance Company.

Morgan Stanley Disclaimer: MORGAN STANLEY GLOBAL EQUITY ALLOCATOR INDEX (THE "INDEX" OR "MSGE INDEX") IS THE PROPERTY OF MORGAN STANLEY & CO. LLC.

ANY PRODUCT THAT IS LINKED TO THE PERFORMANCE OF THE INDEX IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MORGAN STANLEY & CO. LLC, OR ANY OF ITS AFFILIATES (COLLECTIVELY, "MORGAN STANLEY"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY (INCLUDING WITHOUT LIMITATION ANY CALCULATION AGENTS OR DATA PROVIDERS) MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF PURCHASING ANY PRODUCT LINKED TO THIS INDEX. IN NO EVENT SHALL MORGAN STANLEY HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. THE INDEX IS THE EXCLUSIVE PROPERTY OF MORGAN STANLEY. MORGAN STANLEY AND THE INDEX ARE SERVICE MARKS OF MORGAN STANLEY AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY SECURITY BENEFIT LIFE INSURANCE COMPANY ("LICENSEE"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY HAS OR WILL HAVE ANY OBLIGATION OR LIABILITY TO OWNERS OF THIS PRODUCT IN CONNECTION WITH THE ADMINISTRATION OR MARKETING OF THIS PRODUCT, AND NEITHER MORGAN STANLEY NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

The Index includes a variable index deduction mechanism that scales upward based on positive performance of the Index. Such index deduction is applied when calculating the level of the Index and will thus reduce the return of the Index and any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data, and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important

information concerning such products, including the related risk factors and determine their own appraisal of the risks and suitability of such products.

Avantis Disclaimer: The Avantis U.S. Quality Large Cap Index and the proprietary data related thereto (the “Avantis Index”) are the property of American Century Investment Management, Inc. (“American Century”) and are used under license by Barclays. Neither American Century nor any of its affiliates makes any representation, warranty or assurance, express or implied regarding the Avantis Index, the advisability of purchasing securities generally or the ClearLine Fixed Index Annuity particularly or the ability of the Avantis Index to track general market performance or provide positive investment returns. Neither American Century nor its affiliates are under any obligation or liability in connection with the ClearLine Fixed Index Annuity. Inclusion of a security within the Avantis Index is not a recommendation by American Century or its affiliates to buy, sell, or hold such security, nor is it considered to be investment advice. American Century does not guarantee the accuracy and/or the completeness of the Avantis Index and American Century is not and shall not be subject to any damages or liability, direct or indirect, consequential or punitive for any errors, omissions, or delays in or related to the Index.

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

The ClearLine Annuity, in most states form ICC18 5500 (9-18), is a single premium, deferred fixed index annuity, issued by Security Benefit Life Insurance Company (SBL). Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

Product not available in New York.

Guarantees are backed by the financial strength and claims-paying ability of SBL. 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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

SB-10002-03 | 2025/03/10