

## Rising Rates

**RateTrack<sup>®</sup> Annuity** could be a good complement to your portfolio to help you meet financial goals and fulfill your retirement aspirations.

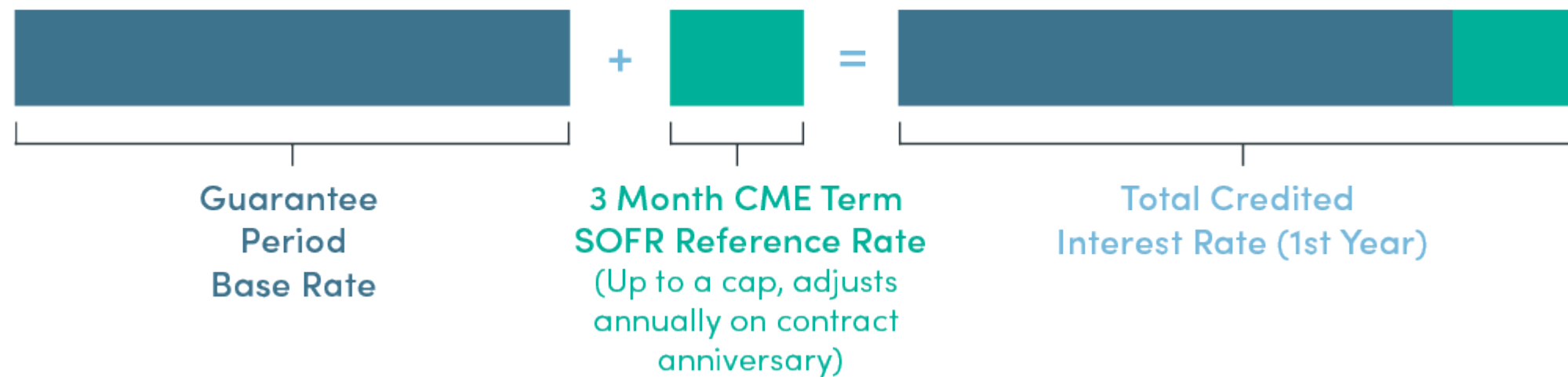
### **A few advantages of RateTrack<sup>®</sup> Annuity:**

- Potential to receive higher interest rates automatically if rates rise during your contract Guarantee Period
- Interest that compounds tax free until withdrawal<sup>1,2</sup>
- Ability to access a portion of your funds without penalty<sup>3,4</sup>
- Ability to access some or all of your money in the event of nursing home confinement or terminal illness<sup>1,3</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.

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.



Although some bond funds may increase when interest rates rise, [bond prices and interest rates usually have an inverse relationship](#). As rates rise, bond values fall, and vice versa. A floating rate annuity like RateTrack<sup>®</sup> Annuity is not correlated to the market and could be something to consider as part of your retirement savings strategy.

**Talk to your financial professional to see whether RateTrack<sup>®</sup> Annuity can complement your retirement portfolio.**

---

<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 \(PDF\)](#)
- [RateTrack® Annuity Automatically Adjusts \(PDF\)](#)
- [RateTrack Annuity SOFR Rate 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.

The market data ("Information") contained herein: (i) includes the proprietary information of Chicago Mercantile Exchange Inc. or its licensors, as applicable; (ii) may not be copied, sold, or further disseminated except as specifically authorized; (iii) does not constitute investment advice; (iv) is provided solely for informational purposes; and (v) is not warranted to be complete, accurate, or timely.

CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN SECURITY BENEFIT LIFE INSURANCE COMPANY ("SBL") PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO SBL PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND, OR PROMOTE ANY SBL PRODUCTS OR SERVICES. CME GROUP HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE SBL PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO SBL AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND SBL.

