

Foundations Annuity Rates

Foundations Annuity is a fixed index annuity issued by Security Benefit Life Insurance Company.

Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase. For product rate history call our Service Center at 800.888.2461. For product information, [visit our product page](#).

The Fixed Account current interest rate is set at the beginning of each Contract Year and will be at least equal to the GMIR. Any purchases made in the first year will have the current interest rate, in effect at that time, applied to the purchase payment.

Includes information on the Guaranteed Interest Rate as applicable. If the contract's GMIR exceeds the Fixed Account Current Interest Rate disclosed above, the GMIR will prevail.

- [Download Rate Sheet](#)

Effective Date: 02/03/2025	Empty th for screen readers	Empty th for screen readers
Index Accounts with Caps	5-yr Cap	7-yr Cap
S&P 500 [®] Annual Point to Point	10.00%	10.25%
S&P 500 [®] Monthly Sum	3.35%	3.50%
S&P 500 [®] Annual Average	9.75%	10.00%
Index Accounts with Spreads	5-yr Spread	7-yr Spread
S&P 500 [®] Low Volatility Daily Risk Control 5% Annual Point to Point	1.75%	1.50%
S&P 500 [®] Low Volatility Daily Risk Control 5% 2-Year Point to Point	1.00%	0.50%
Index Accounts with Participation Rates	5-yr Par Rate	7-yr Par Rate
S&P 500 [®] Factor Rotator Daily RC2 7% Annual Point to Point Index	130%	130%
S&P 500 [®] Factor Rotator Daily RC2 7% 2-Year Point to Point Index	190%	190%
S&P Multi-Asset Risk Control (MARC) 5% Index Account (1-Year)	200%	210%
S&P Multi-Asset Risk Control (MARC) 5% Index Account (2-Year)	275%	275%
Morningstar Wide Moat Focus Barclays VC 7% Index Account (1-Year)	160%	165%
Morningstar Wide Moat Focus Barclays VC 7% Index Account (2-Year)	210%	220%
Fixed Account	5-yr Rate	7-yr Rate
Current Interest Rate	4.70%	4.85%
Guaranteed Minimum Interest Rate	2.65%	2.65%

Security Benefit Corporation and its affiliates are not fiduciaries 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 Security Benefit Foundations Annuity (form 5800 (11-10) and ICC10 5800 (11-10)), a fixed index flexible premium deferred annuity is issued by Security Benefit Life Insurance Company. Product features, limitations and availability may vary by state. In Idaho, Foundations is issued on form ICC10 5800 (11-10).

Product not available in New York.

In Idaho, Foundations is issued on form ICC10 5800 (11-10).

Product features vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

Bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus. These changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes. The amount of charges or reduction in interest credits may exceed the amount of the bonus.

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.

S&P 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' 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 Products or purchasers in the Products. Additionally, Security Benefit as issuer or producer of the Products may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Products. Purchasers acquire the Products 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 Products. The Products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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 to 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 or 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.

The Products are fixed index annuities created and maintained by Security Benefit. The Products are not sponsored, endorsed, sold, or promoted by Morningstar or any of its affiliates (collectively, the Morningstar Entities). The Morningstar Entities make no representation or warranty, express or implied, to the owners of the Products or any member of the public regarding the advisability of acquiring any financial product, including, without limitation, the Products. The Morningstar Entities are not responsible for and have not participated in: (i) the determination of the participation of the crediting strategy of the Products; (ii) the timing of the issuance or sale of the Products; or (iii) the determination or calculation of the equation by which the Products are converted into cash; and the Morningstar Entities have no obligation or liability in connection with the purchase, administration, marketing, or crediting of interest for the Products.