

# Selling Foundations Annuity

We're here to help clients understand how FIAs work. From client-friendly presentations to sales ideas that explain FIA concepts, we can help bridge your clients' knowledge gap.

You must first become appointed with Security Benefit and complete the required Foundations product training before selling Foundations. After completion, you'll have access to our custom illustration tool that builds hypothetical contract performance for your clients.

*Note: Your Broker-Dealer must approve Foundations.*



## Foundations Annuity Accumulation and Income Case Study

- Are today's volatile equity and bond markets of concern?
- Looking for ways to protect, but also grow retirement savings?
- Looking for more reliable sources of income in retirement?

This case study examines how a 50/50 allocation into our most recent Annual Point to Point Index Account additions compare to a traditional 60/40 investment portfolio.



[Download Consumer-friendly Case Study](#)

SECURITY BENEFIT LIFE INSURANCE COMPANY  
FOUNDATIONS ANNUITY

FIXED INDEX ANNUITY

### When Is Zero Your Hero?

When it comes to investments, zero returns is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year — illustrating the inherent risk associated with investments.

**EVEN WHEN MARKETS UP ARE UP ANNUALLY, YOU'RE EXPOSED TO RISK THROUGHOUT THE YEAR**

S&P 500® Intra-year declines vs. Calendar year returns | Average Intra-year drop: -22%

Bloomberg US Agg Bond TR USD Intra-year declines vs. Calendar year returns | Average Intra-year drop: -9%

**ZERO IS YOUR HERO**  
Because the index returns are not subject to market volatility, you can avoid the risk of a market crash. This means you can enjoy the benefits of a 0% floor on your investment.

Source: Morningstar Direct

Talk to your agent for more information.

### When Is Zero Your Hero?

- This sales idea demonstrates how a 0% floor in Foundations can be a "hero" when it comes to protection and accumulation.
- On average, these index accounts delivered positive interest credits nearly 80% of the time.

This sales idea looks at the hypothetical calendar-year and daily rolling interest credits of all the Annual Point to Point Index accounts offered in Foundations Annuity.



[Download Consumer-friendly Sales Idea](#)

### PRODUCT VIDEOS

Below are short client-friendly videos to watch or share that explain the product and how interest credits are applied.

**Foundations Overview**

**S&P 500<sup>®</sup> Annual Point to Point Index Account**

**S&P 500<sup>®</sup> Annual Average Index Account**

**S&P 500<sup>®</sup> Monthly Sum Index Account**

**S&P 500<sup>®</sup> Factor Rotator Daily RC2 7% Index Account**

**S&P 500<sup>®</sup> Low Vol. Daily Risk Control 5% Index Account**



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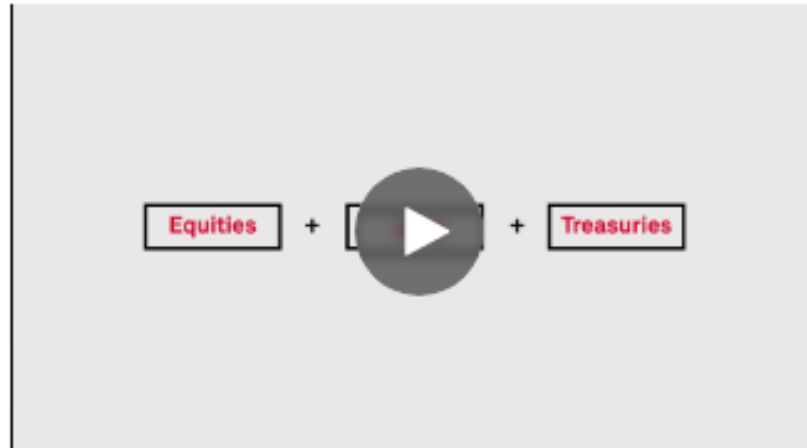


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### S&P Multi-Asset Risk Control (MARC) 5% Index



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### Morningstar Wide Moat Focus Barclays 7% Index



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## Foundations Resources

- [Foundations Annuity](#)
- [Foundations Brochure](#)
- [Foundations Fact Sheet](#)
- [Foundations Rate Sheet](#)
- [Foundations: Locked in Interest Sales Idea](#)
- [Run a Client Illustration](#)
- [Order Sales Materials](#)
- [Build an Application](#)

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