

Array of Attractive Choices

If they're looking for a way to increase savings without incurring market risk, the [Advanced Choice Annuity](#) can provide peace of mind, principal protection, and guaranteed growth.

Here are a few advantages:

- Competitive interest rates that are guaranteed during the contract's Guarantee Period (3-, 5- and 7-year options)
- Interest that compounds tax free until withdrawal^{1,2}
- Ability to access a portion of the funds without penalty^{1,2}
- Ability to access some or all of the money in the event of a nursing home confinement or terminal illness^{1,3}
- A 0.10% interest rate bonus on contract amounts that are \$125,000 or more
- Death benefit

9 Ways a Security Benefit Fixed Annuity Can Complement Your Clients' Goal for a Confident, Comfortable Retirement

Your clients may already be securing their financial future by contributing to their employer's 401(k) or 403(b) plan, IRAs, or other savings vehicles to supplement retirement income sources like Social Security and pensions. A fixed annuity can complement their comprehensive approach, particularly since there is no annual contribution limit for an annuity.

Here are nine key features of a fixed annuity to consider:

1. **Competitive, Current Rates:** Because annuities are designed to be held for the long term, they may offer higher interest rates than many other guaranteed-rate savings options. The rate is guaranteed for a specified period of time.
2. **Safety:** Buying a multi-year guaranteed fixed annuity and holding it for the entire guarantee period is a safe way to save, even more so than bonds, which can fall in price in a rising rate environment. The value of a Security Benefit fixed annuity is fully backed by the insurance company.
3. **Tax Deferral:** Annuities are tax deferred, so no taxes are paid on interest credited until a withdrawal is made, allowing more money to compound over time.
4. **Withdrawal Flexibility:** Generally, after the first year, owners can withdraw up to 10% of their contract value each year, free of surrender charges and market value adjustments.
5. **Predictable Income:** Owners annuitize their contracts for a guaranteed stream of income for their lifetime, the longer of their or their spouse's lifetime, for a fixed payment amount, or for a specified period.
6. **Emergency Access:** Many annuities allow withdrawals without surrender charges in the event of a terminal illness diagnosis or confinement to a nursing home or hospital for longer than 90 days (additional restrictions usually apply).
7. **Principal Guarantee:** Most issuing insurance companies guarantee principal for fixed annuities.
8. **Death Benefit:** Contract value passes directly to beneficiaries without the delay of probate, providing the owner's beneficiaries with access to the annuity's death benefit quickly and without additional expense.

9. **Ease:** Owners put their funds in an annuity for a specified number of years and earn a competitive rate for the guarantee period. At the end of the guarantee period, clients can continue to keep their funds in the annuity or switch to another product.

- [View a PDF of this document for use with your clients.](#)

A key consideration in acquiring an annuity is the [financial strength and stability of the issuing insurance company](#). Security Benefit, established in 1892 has \$2.96 billion in total adjusted capital and is well prepared to fulfill its promise to help clients across America *To and Through Retirement*[®].

Call us for more information at 800.747.5164, option 3.

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

²Each Guarantee Period has its own surrender charge unless the withdrawal is pursuant to the Nursing Home Waiver or Terminal Illness Waiver.

³After the 3rd Contract Anniversary, any request to waive surrender charges must be accompanied by a physician's statement. Refer to the contract for details. Not available in all states

Related Products

- [RateTrack® Annuity](#)
- [Total Interest Annuity](#)

Related Resources

- [Laddering Strategies \(PDF\)](#)
- [9 Key Features of a Fixed Annuity \(PDF\)](#)

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 Advanced Choice Annuity, form ICC13 5200 (9-13) and 5200 (9-13), a single premium deferred annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.