Total Interest Annuity

Do you want to avoid all market risk in your retirement plan?

Key features

- Consistent method for increasing assets for retirement without market participation
- Payroll deferral through your employer's 403(b) plan or automatic drafts from your bank account or an IRA
  - 403(b) contributions tax deferred
  - Annual contribution limits set through IRA
- Additional bonus rate to help you begin your contract[1]
- Age 50+ Catch-up provision

The Total Interest Annuity can help to build your savings so that your retirement plans won't be undone by a volatile market. It allows you to avoid the potential pitfalls of the markets by placing a portion of your retirement savings into an annuity that is separate from traditional retirement assets that fluctuate as financial markets shift.

In addition to the guaranteed principal, we also offer two riders:

1. Surrender Charge Waiver for Early Retirement Rider (available only for 403(b) or Roth 403(b) contracts; not available in CT, MD, MA, TX, or WA)

If you meet the following qualifications, you can take withdrawals from your contract without a surrender charge:

- Minimum of 5 years in the contract
- At least 55 years old
- Separated from service at or after age 55

2. Return of Purchase Payments Guarantee Rider (not available in TX, VT, or WA)

- Guarantees that the Cash Surrender Value of the contract will never be below the Purchase Payments made (less any previous withdrawals, premium tax due or paid, and rider charges deducted)
- Provides ability to withdraw in full all of your Purchase Payments[2]

- Rate Sheet

Not Available in New York.

Talk to your financial professional to see whether a Security Benefit Total Interest Annuity can complement your retirement portfolio.

---

[1]The bonus rate is an additional interest rate applied to all contributions received within the first year of your annuity and is only credited for one year for each purchase. In lieu of the bonus rate for TX contracts, the first year current interest rate will include additional guaranteed interest equivalent to the current bonus rate.

[2]If the applicable surrender charge is greater than the interest you've earned, no interest will be paid. If the interest earned is greater than the applicable surrender charge, you will receive the interest due after payment of the surrender charge.

At a glance

Product name: Total Interest Annuity
Product type: Fixed Annuity
Minimum Purchase: $2,500 or recurring Purchase Payment of $50 per month
Account Type(s): 403(b)
Surrender Charges: 10-year Term
Strategy: Protection from account loss for very conservative consumers

Download the Fact Sheet
Download the Brochure
Compare Product

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.

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 Total Interest Annuity, contract form 5100 (2-11), is a flexible purchase payment deferred annuity issued by Security Benefit Life Insurance Company (SBL) and may not be available in all states. The Surrender Charge Waiver for Early Retirement Rider is form number 5120 (2-11), and the Return of Purchase Payments Guarantee Rider is form number 5121 (2-11). State variations apply as do other conditions and limitations. Consult the contract for details.