

Total Interest Annuity Rates

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 Total Interest Annuity allows consumers with a 403(b) contract or IRA to make ongoing contributions and earn a guaranteed interest rate. This product can be used for new contributions or for rollovers or transfers. The Total Interest Annuity helps to protect owners' retirement savings from market risk with a guaranteed interest rate.

- [Download Rate Sheet](#)

¹The bonus rate is an additional rate for Purchase Payments received in the first year of the contract (applies to each Purchase Payment for 12 months). In lieu of the bonus rate for TX contracts, the first year initial interest rate will include additional guaranteed interest equivalent to the current bonus rate for contributions received in the first year of the contract.

²The 2nd Year Rate applies to each Purchase Payment (contribution) for the 12-month period after the Initial Interest Rate 12-month period ends. The 2nd Year Rate is set on calendar quarters and applies to all purchases entering their second year during the quarter.

Effective Date: 03/03/2025

Empty th for screen readers

Initial Interest Rate

For purchases received between March 3, 2025 and March 14, 2025 4.00%

Bonus Rate¹

Only applies to purchases received within the first contract year 2.00%

2nd Year Rate²

For purchases received between January 1, 2025 and March 31, 2025 3.50%

Renewal Rate

For purchases received between January 1, 2025 and March 31, 2025 3.50%

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.

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.

