

# ClearLine Annuity

## Nearing or being in retirement is not the time to risk your clients' savings.

### Key features

- Offered exclusively to consumers who use fee-based advisers through membership with [DPL Financial Partners](#)
- Competitive rates and index strategies; no surrender charge
- Some market participation, no market downside
- Income Power option for non-qualified contracts\*

\* The Income Power Election Option is only available on contracts issued with the Rising Income Rider on or before May 31, 2022. The Rising Income Rider was not available for purchase after May 31, 2022.

Being close to or in retirement may not be the time for your clients to take risks with their retirement savings. But, that doesn't mean they have to sacrifice growth for safety. ClearLine Annuity can help grow your clients' retirement savings without investing in the stock market. Your clients can receive interest credits based on a portion of the increase of a financial market index, but are guaranteed to never lose money due to market loss.

- [Rate Sheet](#)
- [Fact Sheet](#)
- [Brochure](#)
- [State Variations](#)

### New in 2022: Avantis Barclays Volatility Control Index, designed specifically for RIAs

- [Avantis Barclays Volatility Control Index Brochure](#)
- [Additional Avantis Barclays Volatility Control Index Information](#)

### S&P 500<sup>®</sup> Low Vol Index

- [S&P 500<sup>®</sup> Low Vol Index Brochure](#)
- [Additional S&P 500<sup>®</sup> Low Vol Index Information](#)

Contact DPL at [888.327.0049](tel:888.327.0049) to see how ClearLine can help your clients.

Accumulation potential paired with protection against all market loss is a safe and smart strategy for your risk-averse clients nearing or already in retirement. With ClearLine, your clients can choose from any combination of a Fixed Account or four index crediting strategies to help build a portion of their retirement savings, without risk:

**Guaranteed Minimum Interest Rate**

1. Fixed Account
- 

**S&P 500<sup>®</sup> Index Accounts; caps apply**

2. Annual Point to Point Index Account
  3. Monthly Sum Index Account
- 

**S&P 500<sup>®</sup> Low Volatility Daily Risk Control 5% Index Accounts; Uncapped, annual spreads apply**

4. Annual Point to Point Index Account
- 

**Avantis Barclays Volatility Control Index Account; Uncapped, participation rates apply**

5. Annual Point to Point Index Account
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**PRODUCT VIDEOS**

**S&P 500® Low Volatility Daily Risk Control 5% Index Account**

Find out how interest is credited using this uncapped strategy designed to manage market volatility (an annual spread applies).

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**S&P 500® Monthly Sum Index Account**

Find out how interest is calculated based on the sum of the monthly changes from the S&P 500® index value from the previous year (a cap applies to each positive monthly change, but not to negative changes).

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

Learn how we credit interest based on the percentage change in the index from one contract anniversary to the next.

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### At a glance

**Product name:** ClearLine Annuity

**Product type:** Fixed Index Annuity

**Minimum Purchase:** \$25,000

**Account Type(s):** 403(b)

**Surrender Charges:**

**Strategy:** 4 Index Accounts + Fixed Account (MVA may apply)

[Compare Product](#)

## **FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS**

The ClearLine Annuity, in most states form ICC18 5500 (9-18), is a single premium, deferred fixed index annuity, issued by Security Benefit Life Insurance Company (SBL). Product features, limitations, and availability may vary by state. Not available in all states. Not a deposit. Not insured by any federal agency.

Product not available in New York.

In Idaho, ClearLine is issued on contract form ICC18 5500 (9-18).

Guarantees are backed by the financial strength and claims-paying ability of SBL. 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.

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