

## Rain or Shine: Five Diverse Factor Indices in a Single Index

With the S&P 500<sup>®</sup> Factor Rotator Daily RC2 7% Index (Factor Rotator 7% Index), you have access to two Index Accounts that offer credits based upon Factor Investing, a strategy designed to enhance diversification, generate above-market returns and manage risk.

- Uncapped Strategy based on Excess Return Index (participation rate applies, and an annual spread may apply in the future)
- Annual Point to Point Index Account
- 2-yr Point to Point Index Account

This Index is a weighted return index designed to track the best performing two out of five S&P 500<sup>®</sup> factor indices (below) based on past risk-adjusted return. This index rotates the factor strategies each month based on past performance – with the best-performing factor strategy receiving a 75% weight and the second best-performing strategy receiving a 25% weight. Then, on a daily basis, a 7% volatility control is placed over the best two performing factors (comprised of the U.S. Two-year Treasury Futures Index and Cash) to help mitigate market volatility and leverage the underlying indices when volatility is low.

**S&P 500 Quality**

**Expected to Perform:**  
During economic slowdown when investors seek safety

**S&P 500 Enhanced Value**

**Expected to Perform:**  
During periods of economic recovery

**S&P 500 Momentum**

**Expected to Perform:**  
During periods of economic expansion

**S&P 500 Low Volatility**

**Expected to Perform:**  
During dramatic market swings or low interest rate environment

**S&P 500 High Dividend**

**Expected to Perform:**  
During economic slowdown and contraction

[Contact Your Sales Team](#) to learn how the Foundations Annuity can help build a portion of your client's retirement savings.

Use our client-friendly resources below to learn more about the Factor Rotator 7% Index crediting strategies.



**[Factor Rotator 7% Brochure](#)**

Learn more about the Factor Rotator 7% Index, its construction, and how it's used within a fixed index annuity



**[Rain or Shine Sales Idea](#)**

Help clients understand how the Factor Rotator 7% Index accounts within Foundations and how they may fit into an overall safe money strategy



## **SELLING FOUNDATIONS**

The first steps in selling Foundations:

1. Check with your Broker-Dealer to see if Foundations is approved
2. [Get Appointed with Security Benefit](#)
3. [Complete Product Training](#)

FIA's don't have to be complicated, and with Foundations, we've created content to help make it easier to educate your clients on how the product works. From client-friendly presentations to sales ideas and direct mail pieces to help you generate interest, use the resources linked below to start conversations with your clients.

[Selling Foundations](#)





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

Find out how interest is credited in this uncapped strategy designed to select the performing of five factor indices in a single Index - including a low volatility factor.

[SHARE WITH CLIENTS](#)

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Bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus. These changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes. The amount of charges or reduction in interest credits may exceed the amount of the bonus.

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