

## ClearLine 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 Fixed Account current interest rate is set at the beginning of each Contract Year, starting with the first contract anniversary and will be at least equal to the GMIR. Any purchases made in the first year will have the current interest rate, in effect at that time, applied to the purchase payment.**

Includes information on the Guaranteed Interest Rate as applicable. If the contract's GMIR exceeds the Fixed Account Current Interest Rate disclosed above, the GMIR will prevail.

We offer two sets of rates, caps, and spreads/participation rates based on the amount of the ClearLine Annuity Purchase Payment:

- Less than \$500,000
- \$500,000 and greater
- [Download Rate Sheet](#)

<b>Effective Date: 01/13/2025</b>	<b>Empty th for screen readers</b>	<b>Empty th for screen readers</b>
<b>Index Accounts: Purchase Payment less than \$500,000</b>	<b>Cap</b>	<b>Spread/Participation Rate</b>
S&P 500 <sup>®</sup> Annual Point to Point	11.50%	-
S&P 500 <sup>®</sup> Monthly Sum	3.50%	-
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% Annual Point to Point -	-	0.75% / 100%
Avantis Barclays Volatility Control Annual Point to Point	-	125%
<b>Fixed Account: Purchase Payment less than \$500,000</b>	<b>Cap</b>	<b>Spread/Participation Rate</b>
	5.00%	
<b>Index Accounts: Purchase Payment \$500,000 or greater</b>	<b>Cap</b>	<b>Spread/Participation Rate</b>
S&P 500 <sup>®</sup> Annual Point to Point	12.00%	-
S&P 500 <sup>®</sup> Monthly Sum	4.00%	-
SP 500 <sup>®</sup> Low Volatility Daily Risk Control 5% Annual Point to Point -	-	0.50% / 100%
Avantis Barclays Volatility Control Annual Point to Point	-	130%
<b>Fixed Account: Purchase Payment \$500,000 or greater</b>	<b>Cap</b>	<b>Spread/Participation Rate</b>
	5.10%	
Fixed Account Guaranteed Minimum Interest Rate	2.65%	-

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

Neither Security Benefit Life Insurance Company (SBL) nor any of its affiliates is a fiduciary. 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.

Product features may vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

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

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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

The "S&P 500 Index" and "S&P 500 Low Volatility Daily Risk Control 5% Index," are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Security Benefit Life Insurance Company (SBL). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by SBL. The ClearLine Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing the ClearLine Annuity nor do they have any liability for any errors, omissions, or interruptions of the above named indices.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of the ClearLine Fixed Index Annuity (the "Product") and Barclays has no responsibilities, obligations or duties to purchasers of the Product. The Avantis Barclays Volatility Control Index (the "Index"), including as applicable any component indices that form part of the Index, is a trademark owned by Barclays and licensed for use by Security Benefit Life Insurance Company ("Security Benefit") as the issuer or producer of the Product (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the Product or purchasers of the Product. Additionally, Security Benefit as Issuer of the Product may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Product. Purchasers acquire the Product from Security Benefit and purchasers neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing the Product. The Product is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Product or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers or to other third parties in respect of the use or accuracy of the Index or any data included therein.

The Avantis U.S. Quality Large Cap Index and the proprietary data related thereto (the "Avantis Index") are the property of American Century Investment Management, Inc. ("American Century") and are used under license by Barclays Bank PLC. Neither American Century nor any of its affiliates makes any representation, warranty or assurance, express or implied regarding the Avantis Index, the advisability of purchasing securities generally or the ClearLine Fixed Index Annuity particularly or the ability of the Avantis Index to track general market

performance or provide positive investment returns. Neither American Century nor its affiliates are under any obligation or liability in connection with the ClearLine Fixed Index Annuity. Inclusion of a security within the Avantis Index is not a recommendation by American Century or its affiliates to buy, sell, or hold such security, nor is it considered to be investment advice. American Century does not guarantee the accuracy and/or the completeness of the Avantis Index and American Century is not and shall not be subject to any damages or liability, direct or indirect, consequential or punitive for any errors, omissions, or delays in or related to the Index.

SB-10015-67 | 2023/03/06