

RateTrack® Annuity State Variations

Product features vary by state, including but not limited to the Nursing Home Waiver and Terminal Illness Waiver.

View these tables to determine which [RateTrack®](#) features are available in each state. Surrender charge schedules are also listed below.

Not available for sale in New York.

States	Base Product	Nursing Home and Terminal Illness Waivers
AK, AL, AR, AZ, CO, CT, DE, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MD, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	No	Yes
CA	No	No
MA	No	Terminal illness waiver only
NJ	No	Nursing home waiver only

Surrender Charge Schedule for all States

Interest Rate Guarantee Period	During Initial and Subsequent Guarantee Period					
Year	1	2	3	4	5	6

5 Year	9%	8%	7%	6%	5%	0%
7 Year	9%	8%	7%	6%	5%	4%

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 Security Benefit RateTrack[®] Annuity, form ICC15 5300 (12-15) and 5300 (12-15), a single premium deferred fixed annuity, is issued by Security Benefit Life Insurance Company. Product features, limitations, and availability vary by state.