

# Foundations Annuity

## How can Foundations Annuity, a fixed index annuity, help your clients weather today's market conditions?

### Key features

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 Foundations, your clients can choose from any combination of a Fixed Account or 11 index crediting strategies to help build a portion of their retirement savings, without risk.

- 1% Bonus on first-year Purchase Payments
- Index-linked accounts featuring Equities, Bonds, Commodities, and Treasury asset classes
- Competitive rates
- Flexible premiums with non-rolling surrender charge schedules
- 5- and 7-year surrender charge schedules
- 10% free withdrawals<sup>1</sup>
- Nursing Home and Terminal Illness Waivers<sup>2</sup>
- RMD-friendly
- Non-qualified stretch option for legacy planning

## Foundations Overview

See how the Foundations Annuity works to preserve principal while allowing for accumulation.



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[State Variations](#)



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## Index Account Strategies

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

**S&P 500<sup>®</sup> Annual Average Index Account**



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## S&P 500® Monthly Sum Index Account



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## S&P 500® Factor Rotator Daily RC2 7% Index Account



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



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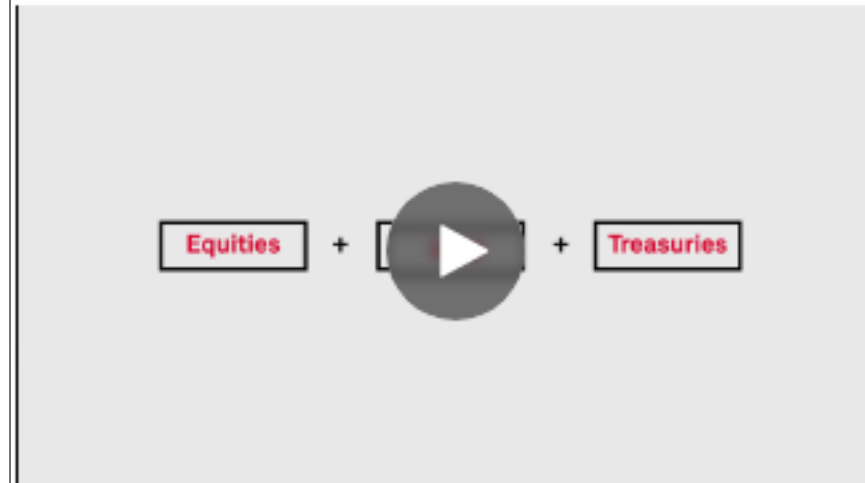


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## S&P Multi-Asset Risk Control (MARC) 5% Index



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## Morningstar Wide Moat Focus Barclays VC 7% Index



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<sup>1</sup>After the first contract anniversary and during the surrender charge period, clients can withdraw up to 10% of Account Value, free of surrender charges or market value adjustments.



## 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. Use the resources linked below to start conversations with your clients.

[Selling Foundations](#)

### Notes

Not available in New York.

## At a glance

**Product name:** Foundations Annuity

**Product type:** Fixed Index Annuity

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

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

**Surrender Charges:** 5-year; 7-year

**Strategy:** 11 Index Accounts + Fixed Accounts

[Download the Fact Sheet](#)

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