

# Foundations Annuity

**Being close to or in retirement may not be the time to take risks with your retirement savings, but that doesn't mean you have to sacrifice accumulation for safety.**

## Key features

- 1% bonus on first-year Purchase Payments
- Diversification within retirement portfolio: de-risk retirement savings by protecting account value from all market risk.
- Tax-deferred accumulation; flexible withdrawal options; and legacy planning options
- 12 unique crediting strategies designed to offer interest credits within a variety of market conditions

The Foundations Annuity, a fixed index annuity issued by Security Benefit Life Insurance Company, can help increase your retirement savings without investing in the stock market. You can receive interest credits based on a portion of the increase of a financial market index, but are guaranteed never to lose money due to market loss.

The videos below provide an overview of the Foundations Annuity, the indices available within the annuity, and how the various crediting strategies can benefit your retirement portfolio.

**Foundations Overview**

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

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

**S&P 500<sup>®</sup> Monthly Sum Index Account**

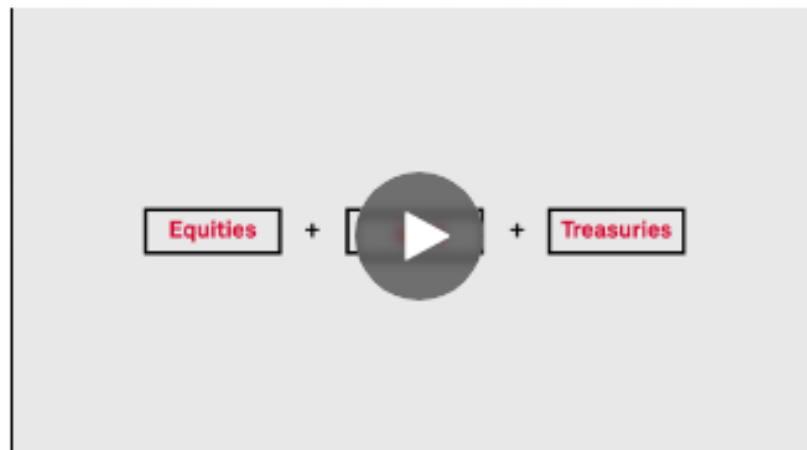
**S&P 500<sup>®</sup> Factor Rotator Daily RC2 7% Index Account**

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**S&P 500<sup>®</sup> Low Vol. Daily Risk Control 5% Index Account**

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



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**Morningstar Wide Moat Focus Barclays 7% Index**



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Notes

Product 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 Account

[Download the Fact Sheet](#)

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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.

SB-10001-91 | 2023/04/15