

Strategic Growth Annuity

CREDITING RATES

EFFECTIVE: 08/31/2026

Buy Up Charge		0.95%	
Index Crediting Options			
Index Term	Index Crediting Option	No Rate Buy Up Feature	With Rate Buy Up Feature ¹
1-Year	S&P 500® Annual Point to Point Index Account	10.00% Cap	12.70% Cap
	MSCI EAFE Annual Point to Point Index Account	10.75% Cap	14.50% Cap
	NASDAQ-100® Annual Point to Point Index Account	10.25% Cap	12.70% Cap
	Russell 2000® Small Cap Annual Point to Point Index Account	10.50% Cap	13.30% Cap
	S&P 500® Annual Point to Point Index Account	52% Par Rate	63% Par Rate
	S&P 500® Annual Point to Point Index Account	80% Par Rate 3.00% Spread	91% Par Rate 3.00% Spread
	S&P 500® Dynamic Intraday TCA Index Account [*]	75% Par Rate	90% Par Rate
	S&P 500® Factor Rotator Daily RC2 7% Index Account [*]	135% Par Rate	163% Par Rate
	S&P Multi-Asset Risk Control (MARC) 5% Index Account [*]	220% Par Rate	262% Par Rate
	Morgan Stanley Global Equity Allocator Index Account [*]	175% Par Rate	210% Par Rate
	Morningstar Wide Moat Barclays VC 7% Index Account [*]	140% Par Rate	170% Par Rate
	UBS Market Pioneers Index Account [*]	175% Par Rate	215% Par Rate
	UBS Multi Asset Inflation Aware Index Account [*]	200% Par Rate	245% Par Rate
2-Year	S&P 500® Dynamic Intraday TCA Index Account [*]	110% Par Rate	130% Par Rate
	S&P 500® Factor Rotator Daily RC2 7% Index Account [*]	185% Par Rate	225% Par Rate
	S&P 500® Low Volatility Daily Risk Control 5% Index Account [*]	100% Par Rate	122% Par Rate
	S&P Multi-Asset Risk Control (MARC) 5% Index Account [*]	275% Par Rate	335% Par Rate
	Morgan Stanley Global Equity Allocator Index Account [*]	275% Par Rate	330% Par Rate
	Morningstar Wide Moat Barclays VC 7% Index Account [*]	200% Par Rate	245% Par Rate
	UBS Market Pioneers Index Account [*]	225% Par Rate	280% Par Rate
	UBS Multi Asset Inflation Aware Index Account [*]	285% Par Rate	350% Par Rate
Fixed Account Interest Rate		4.75%	
**Fixed Account Guaranteed Minimum Interest Rate (GMIR)		1.75%	

* This Index Account has an Annual Spread that is currently set at 0% but is subject to change. The Annual Spread is set at our discretion at the beginning of each Index Term based upon various factors, including market conditions, but it will never be greater than the Guaranteed Maximum Annual Spread.

** GMIR effective for new contracts issued on or after 07/01/2026 . Please refer to the Strategic Growth Annuity Statement of Understanding for specifics about guaranteed minimum caps, guaranteed maximum spreads, and guaranteed minimum participation rates.

Rates are effective for applications received in good order after the date indicated above. Rates may be changed at any time without advance notice, and the rates set forth herein may not be available at the time an application is received or at the time a contract is issued by Security Benefit. Refer to the Interest rate-lock program for complete details.

For contracts issued Iowa or to Iowa residents elsewhere, only the Fixed Account, S&P 500® Annual Point to Point Index Account (with Cap), S&P 500® Annual Point to Point Index Account (with Participation Rate), S&P 500® Annual Point to Point Index Account (with Participation Rate and Annual Spread) , MSCI EAFE Annual Point to Point Index Account (with Cap), Nasdaq-100® Annual Point to Point Index Account (with Cap), and Russell 2000® Small Cap Annual Point to Point Index Account (with Cap).

¹The Rate Buy Up Feature offers enhanced crediting rates in exchange for a Buy Up Cost, deducted monthly from the Index Account Value, and makes available a one-time Buy Up Refund at the end of the Surrender Charge Period (refer to the Buy Up Refund Endorsement for requirements that must be met). Buy Up Charges and rates are subject to change, and separate Buy Up Charges and rates may apply to the Index Accounts in the future.

Interest rate-lock program

Security Benefit offers a rate-lock program for transfers from another carrier for up to 60 calendar days. The program will lock-in the current Fixed Account interest rate and cap, spread, and participation rates, as long as the transfer money is received at Security Benefit within 60 calendar days from the date we receive the signed application for a new contract. The rate-lock program is available for initial Purchase Payments with a new contract.

It's important to understand this is not a "window" of time from the date of any rate announcement, rather, each individual application has a 60-day window. Once the transferred money arrives at Security Benefit, if it is within the 60-day window we will set the rates to be the higher of the rates on the date the contract is issued or the date the application was received at Security Benefit. For additional information about the rate-lock program, see the interest rate-lock program flyer (IM-22200-15).

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.

The Security Benefit Strategic Growth Annuity, a modified single premium, deferred fixed index annuity contract is issued by Security Benefit Life Insurance Company (SBL). In most states, the Strategic Growth Annuity is issued on form 5600 (9-19). In Alaska, Connecticut, Idaho, Indiana, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, Utah, Virginia, and Washington the Strategic Growth Annuity form is ICC19 5600 (9-19).

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; 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. Indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

S&P 500® Disclosure: "S&P 500® Index," "S&P 500® Low Volatility Daily Risk Control 5% Index," "S&P 500® Factor Rotator Daily RC2 7% Index," "S&P Multi-Asset Risk Control 5% Index," "S&P 500® Dynamic Intraday TCA Index" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (SPDJL) and Standard & Poor's Financial Services LLC, and have been licensed for use by Security Benefit Life Insurance Company (SBL). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); third party licensor trademarks are trademarks of Standard & Poor's Financial Services LLC and these trademarks have been licensed for use by SPDJL and sublicensed for certain purposes by SBL. SBL's Strategic Growth Annuity is not sponsored, endorsed, sold, or promoted by SPDJL, Dow Jones, S&P, their respective affiliates, or Standard & Poor's Financial Services LLC, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, S&P 500® Low Volatility Daily Risk Control 5% Index, S&P 500® Factor Rotator Daily RC2 7% Index, S&P Multi-Asset Risk Control 5% Index, S&P 500® Dynamic Intraday TCA Index..

Morningstar Disclosure: Neither Barclays Bank PLC (BB PLC) nor any of its affiliates (collectively **Barclays**) is the issuer or producer of the Strategic Growth Annuity (the **Product**) and Barclays has no responsibilities, obligations or duties to purchasers in the Product. The Morningstar Wide Moat Focus Barclays VC 7% Index ER (the **Index**), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is 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 in the Product. Additionally, Security Benefit as issuer or producer 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 making an investment in 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.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accuracy, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the **protected parties**) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

Morgan Stanley Disclosure: MORGAN STANLEY GLOBAL EQUITY ALLOCATOR INDEX (THE "INDEX" OR "MSGE INDEX") IS THE PROPERTY OF MORGAN STANLEY & CO. LLC.

ANY PRODUCT THAT IS LINKED TO THE PERFORMANCE OF THE INDEX IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MORGAN STANLEY & CO. LLC, OR ANY OF ITS AFFILIATES (COLLECTIVELY, "MORGAN STANLEY"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY (INCLUDING WITHOUT LIMITATION ANY CALCULATION AGENTS OR DATA PROVIDERS) MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF PURCHASING ANY PRODUCT LINKED TO THIS INDEX. IN NO EVENT SHALL MORGAN STANLEY HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. THE INDEX IS THE EXCLUSIVE PROPERTY OF MORGAN STANLEY. MORGAN STANLEY AND THE INDEX ARE SERVICE MARKS OF MORGAN STANLEY AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY SECURITY BENEFIT LIFE INSURANCE ("LICENSEE"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY HAS OR WILL HAVE ANY OBLIGATION OR LIABILITY TO OWNERS OF THIS PRODUCT IN CONNECTION WITH THE ADMINISTRATION OR MARKETING OF THIS PRODUCT, AND NEITHER MORGAN STANLEY NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

The Index includes a variable index deduction mechanism that scales upward based on positive performance of the Index. Such index deduction is applied when calculating the level of the Index and will thus reduce the return of the Index and any product linked to the Index. The Index applies a bespoke volatility control mechanism to identify changing market conditions using intraday data, and stabilize the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and determine their own appraisal of the risks and suitability of such products.

The Index is created and maintained solely by Barclays using a combination of U.S. Treasury Futures holdings selected by Barclays and the Morningstar Wide Moat Focus IndexSM (**Wide Moat Focus Index**) in its entirety. Morningstar, Inc. (**Morningstar**) has no relationship to Barclays, other than to license Barclays the right to use the Wide Moat Focus Index in the Index. Under this licensing arrangement, Barclays must include the Wide Moat Focus Index in its entirety in the Index. Morningstar has no responsibility for the compilation or maintenance of the Index or its performance, and no liability to anyone for its use. The Morningstar name and logo are registered marks of Morningstar. Morningstar does not guarantee the accuracy, completeness or timeliness of the Wide Moat Focus Index or any data included in it and expressly disclaims any warranties associated with it.

The Product is a fixed index annuity created and maintained by Security Benefit. The Product is not sponsored, endorsed, sold, or promoted by Morningstar or any of its affiliates (collectively, the **Morningstar Entities**). The Morningstar Entities make no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of acquiring any financial product, including, without limitation, the Product. The Morningstar Entities are not responsible for and have not participated in: (i) the determination of the participation of the crediting strategy of the Product; (ii) the timing of the issuance or sale of the Product; or (iii) the determination or calculation of the equation by which the Product is converted into cash; and the Morningstar Entities have no obligation or liability in connection with the purchase, administration, marketing, or crediting of interest for the Product.

UBS Multi-Asset Disclosure: UBS AG AND ITS AFFILIATES ("UBS") DO NOT SPONSOR, ENDORSE, SELL, OR PROMOTE THE STRATEGIC GROWTH ANNUITY SERIES (THE "PRODUCT"). A DECISION TO PURCHASE THE PRODUCT SHOULD NOT BE MADE IN RELIANCE ON ANY OF THE STATEMENTS SET FORTH IN THIS DOCUMENT. PROSPECTIVE CUSTOMERS ARE ADVISED TO PURCHASE THE PRODUCT ONLY AFTER CAREFULLY CONSIDERING THE RISKS ASSOCIATED WITH PURCHASING THE PRODUCT, AS DETAILED IN THE PRODUCT STATEMENT OF UNDERSTANDING OR SIMILAR DOCUMENT PREPARED BY OR ON BEHALF OF SECURITY BENEFIT LIFE INSURANCE COMPANY ("LICENSEE"), THE ISSUER OF THE PRODUCT. UBS HAS LICENSED CERTAIN UBS MARKS AND OTHER DATA TO LICENSEE FOR USE IN CONNECTION WITH THE PRODUCT AND THE BRANDING OF THE PRODUCT, BUT UBS IS NOT INVOLVED IN THE CALCULATION OF THE PRODUCT, THE CONSTRUCTION OF THE PRODUCT'S METHODOLOGY OR THE CREATION OF THE PRODUCT, NOR IS UBS INVOLVED IN THE SALE OR OFFERING OF THE PRODUCT, AND UBS DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE PRODUCT.

UBS Market Pioneers Disclosure: The UBS Market Pioneers Index (the Index) has been licensed to Security Benefit Life Insurance Company (SBL). The Index is a composite index developed by UBS AG (UBS) based in part on the NYSE[®] Zebra Edge[™] U.S. Equity Index, which is used under license from NYSE Group, Inc. (NYSE), and the Jim Rogers Global Consumer Commodities Index[™], which is used under license from Gladys Holdings, LLC (Gladys). Neither SBL nor Strategic Growth Plus Annuity (the Product) is sponsored, operated, endorsed, recommended, sold or promoted by Zebra Capital Management, LLC (Zebra), NYSE, UBS, Gladys or Solactive AG, the calculation agent for the Index (Solactive), or their respective affiliates. In no event shall Zebra, NYSE, UBS, Gladys or Solactive, or any of their affiliates, have any liability with respect to the Index or the Product. None of Zebra, NYSE, UBS, Gladys or Solactive makes any representation or gives any warranty, express or implied, regarding the advisability or possible benefits of purchasing the Product or any other financial product or otherwise. The mark UBS is a registered trademark of UBS. The mark NYSE[®] is a registered trademark of NYSE, Intercontinental Exchange, Inc., or their affiliates. The marks Zebra[®] and Zebra Edge[™] are trademarks of Zebra. The names Jim Rogers, James Beeland Rogers, Jr., Rogers, and Jim Rogers Global Consumer Commodities Index are trademarks, service marks and/or registered trademarks owned by Gladys or its affiliate Beeland Interests, Inc.

Nasdaq-100[®] Disclosure: Nasdaq[®] and Nasdaq-100[®] are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Security Benefit Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Russell 2000[®] Disclosure: The Strategic Growth Annuity (the "Product") has been developed solely by Security Benefit Life Insurance Company. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000[®] (the "Index") vest in the relevant LSE Group company which owns the Index. "Russell[®]" is a trade mark(s) of the relevant LSE Group company and is/are used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by Security Benefit Life Insurance Company.

MSCI Disclosure: The MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Security Benefit Life Insurance Company. The financial products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such financial products or any index on which such financial products are based. The annuity contract contains a more detailed description of the limited relationship MSCI has with Security Benefit Life Insurance Company and any relevant financial products. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

©2024 Security Benefit Life Insurance Company. All rights reserved.

Your path *To and Through Retirement*[®]
begins here.

Talk to your financial professional to see whether a Strategic Growth Annuity
can complement your retirement portfolio.