

# RateTrack<sup>®</sup> Annuity

## RATE AND CAP SHEET

### RATES EFFECTIVE: JANUARY 14, 2019

	5 Year	7 Year
Guarantee Period Base Rate	0.60%	0.70%
3 Month ICE LIBOR USD Rate	2.80%	2.80%
<b>Total Credited Interest Rate (1st Year)</b> (Guarantee Period Base Rate + 3 Month ICE LIBOR USD Rate)	<b>3.40%</b>	<b>3.50%</b>
Based on 3 Month ICE LIBOR USD caps indicated below, the Total Credited Interest Rate will not exceed	4.85%	4.95%
GMIR <sup>1</sup>	<b>1.70%</b>	Effective 1/1/2019

This is a single premium annuity. Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase.

RateTrack <sup>®</sup> Annuity Overview																									
Cap	The cap is the maximum possible rate for the 3 Month ICE LIBOR USD (LIBOR) Rate. The LIBOR cap is set for the selected Guarantee Period and is as follows: <b>5 Year: 4.25%   7 Year: 4.25%</b> The Total Credited Interest Rate can exceed the LIBOR cap.																								
Guarantee Period Options	Choose from 5- or 7-year Guarantee Periods. The entire premium amount must be allocated to the same Guarantee Period. (Note that not all Guarantee Periods may be available at all times.)																								
Approved States	Approved for sale in all states except New York																								
Issue Ages	0-90 (Issue age may vary by state.)																								
Minimum Premium	\$10,000																								
Maximum Premium	Amounts more than \$1,000,000 require company approval.																								
Interest Rate Lock Program	Security Benefit offers a rate lock program for new applications received in good order within 10 business days of client signature where we will lock in the Guarantee Period Base Rate while we process applications and wait for funds to arrive. Under this program, funds received within 60 calendar days from the client's signed date on the application will receive the higher Guarantee Period Base Rate of 1) application signed date or 2) issue date. The client will also receive the 3 Month ICE LIBOR USD Rate as of the application signed date.  Rate lock will not apply on applications received after 10 business days from the signed date or funds that are received after 60 calendar days from the signed application date. These contracts will be issued with the Total Credited Interest Rate, Guarantee Period Base Rate, cap and GMIR in effect on the respective date the contract is issued.																								
Free Withdrawal	The Owner may withdraw up to 10% of the initial premium in the 1st Contract Year and up to 10% of the prior contract anniversary Account Value each subsequent year, free of surrender charges. Please refer to the contract for more details.																								
Surrender Charge Schedule	<b>Interest Rate Guarantee Period During Initial and Subsequent Guarantee Period</b>																								
	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>--</td> <td>--</td> </tr> <tr> <td>7 Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	5 Year	9%	8%	7%	6%	5%	--	--	7 Year	9%	8%	7%	6%	5%	4%	3%
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Surrender Charge Waivers	Nursing Home Waiver, Terminal Illness Waiver (Refer to the contract for details on qualifications. Not available in all states.)																								
Death Benefit	Should you die before receiving annuity payments (annuitization), your beneficiaries will receive 100% of your contract value, less any applicable premium tax.																								

<sup>1</sup>If the contract's GMIR exceeds any of the rates disclosed above, the GMIR will prevail.

## Your path *To and Through Retirement*<sup>®</sup> begins here.

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Talk to your financial professional to see whether the RateTrack<sup>®</sup> Annuity can complement your retirement portfolio or contact us at 800.888.2461.

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<sup>®</sup> 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.

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