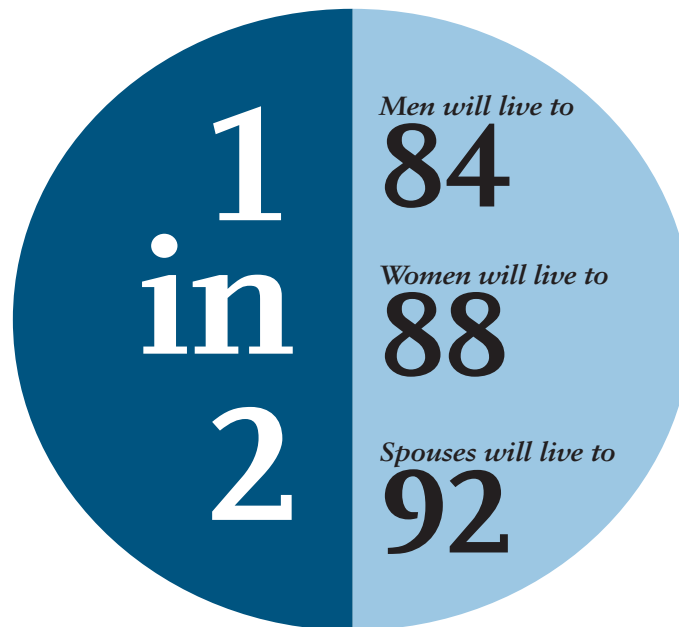


# How a Fixed Index Annuity Can Help You Generate and Protect Your Retirement Income

Thanks to advances in medicine and technology, we're living longer. Many Americans can expect to live 20, 30, even 40 years in retirement. It's possible that you'll be retired for as many years as you worked!

For example, with a 65-year-old couple, there is a 50% chance that one of them will live to age 92.

So as you near retirement, a fixed index annuity can give you a way to protect a portion of your retirement income and create income that lasts for life. It's a promise that you will receive a guaranteed stream of income for as long as you live.



#### WOMEN LIVING TO:

AGE 80	75%
AGE 88	50%
AGE 94	25%

#### MEN LIVING TO:

AGE 75	75%
AGE 84	50%
AGE 91	25%

#### AT LEAST ONE

#### SPOUSE LIVING TO:

AGE 92	50%
AGE 97	25%

## What is a fixed index annuity?

A fixed index annuity is a contract between you and an insurance company. When you purchase a fixed index annuity, you pay money called a premium or purchase payment to an insurance company. In exchange for your purchase payment, the company agrees to provide you with certain benefits.

These fixed index annuity benefits can help you:

1. **Protect the money you've put into the annuity from market risks,**
2. **Create a guaranteed stream of income you can't outlive, and**
3. **Give you access to your money in case of unexpected expenses.**

1. **A fixed index annuity can help protect a portion of your money from market risks.** When you purchase a fixed index annuity, you are buying a contract. You are not investing in securities or in an insurance company.

**Your money is not invested in the stock market.** Instead, interest is credited to your annuity based on the performance of a key market index, such as the S&P 500® Index.

Because it is “linked” to Index performance, a formula, or interest-crediting strategy, determines how much interest will be credited to your contract after a certain period of time.

These formulas usually include caps that put an upper limit on the amount of interest that can be credited to your contract. As a very simple example, if the S&P 500 Index goes up by 10% from one point of time to another, but the interest cap is 6%, your contract will be credited with 6% interest. Caps on upside Index growth are a trade-off for the downside protection you receive.

Once growth is credited to the annuity, it is locked in. Later on, if the Index is negative, the negative Index performance will not negatively impact the locked-in values. Your interest would be 0% in that case.

2. **A fixed index annuity can help you create a stream of income that you can't outlive.** Most fixed index annuities give you two ways to take these payments: annuitization or income riders.

**Annuitization** is the process of converting an annuity into a series of periodic income payments. Annuitized contract values are not necessarily paid out completely to the beneficiaries if you die. Depending on the terms of the annuity contract, some or all of the money could go to the insurance company. Annuities may be annuitized regularly, over a long or short time period, or in some cases, in one single payment. Consult the annuity contract for a description of annuitization options that are available to you.

**A popular alternative to annuitization is income riders.** An income rider, or Guaranteed Lifetime Withdrawal Benefit (GLWB), gives you the ability to receive regular income payments for life. Even if the annuity contract value falls to zero, you'll still continue to receive regular payments through the income rider. But unlike annuitization, any remaining account value upon death is paid out to your beneficiaries.

3. **A fixed index annuity gives you access to your savings in case of unexpected expenses.** Some contracts allow free withdrawals allowing you to access a portion of your money up to certain contract limits each year.

Some fixed index annuities also offer special provisions that allow you to access your money penalty-free under certain circumstances, such as nursing home confinement and terminal illness.

*When you own a fixed index annuity, you can protect a portion of your retirement assets from market risks, create a stream of income that you cannot outlive, and access your money through withdrawal options.*

## Want to better protect your retirement income?

For more information about Security Benefit's line of annuities and how they can help you protect your retirement income, talk with your agent or financial advisor today.

Annuities are long-term investments suitable for retirement investing.

Annuities are issued by Security Benefit Life Insurance Company (SBL). SBL is wholly owned by Security Benefit Corporation (“Security Benefit”). Security Benefit is indirectly controlled by Guggenheim Partners, LLC. Annuities may not be available in all states. As the issuer of the annuities, the obligations under the annuity are solely SBL's (and no other entity's).

All guarantees are subject to the claims-paying ability of Security Benefit Life Insurance Company.

IM-22300-02 2011/07/18



One Security Benefit Place  
Topeka, KS 66636-0001