

# Strategic Growth Plus Annuity

## Key features

The Security Benefit Strategic Growth Plus Annuity is a modified single premium, deferred fixed index annuity which provides a combination of guarantees, bonus, and 33 available interest crediting options all designed to help consumers accumulate retirement savings without risk.

This annuity may be well suited for a consumer/individual who has a sum of money the consumer/individual does not want to place in the market, yet would like the potential for accumulation without risk.

## Strategic Growth Plus Annuity offers:

- A bonus on all purchases
- Accumulation-oriented rates
- 32 index crediting options derived from 8 underlying indices which provides for a wide range of diversification opportunities
- Rate buy up feature
- 10% free annual withdrawals after the first contract year
- Guaranteed Minimum Interest Rate for the Fixed Account
- Nursing home waiver<sup>1</sup>
- Terminal illness waiver<sup>1</sup>

**For more information about Strategic Growth Plus Annuity, speak with your financial professional.**



### **Better caps, participation rates, and spreads**

The Strategic Growth Series of annuities offer Index Accounts with or without a Rate Buy Up feature. The Index Accounts featuring Rate Buy Up have, as applicable, a higher Cap, lower Spread, or higher Participation Rate in determining interest credits than the Index Accounts without a Buy Up feature.

*Available on contracts issued after 1/9/2023*

[Download the Rate Buy Up brochure](#)

<sup>1</sup>Availability varies by state.

## **At a glance**

**Product name:** Strategic Growth Plus Annuity

**Product type:** Fixed Index Annuity

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

**Account Type(s):** IRA

**Surrender Charges:** 10-year

**Strategy:** 32 index crediting options plus Fixed Account

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The Security Benefit Strategic Growth Plus 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 Plus Annuity is issued on form 5600 (9-19). In Alaska, Connecticut, Idaho, Indiana, Massachusetts, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, Utah, Virginia, and Washington the Strategic Growth Plus Annuity form is ICC19 5600 (9-19).

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.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

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 of interest credits may exceed the amount of the bonus.

IM-50000-07 | Rev 2023/05/22