



## MULTI-YEAR GUARANTEE ANNUITY

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# 3.15% FIXED RATE FOR 6 YEARS\*

## *For a Limited Time*

- 100% Guaranteed Return of Premium
- .10% Bonus on contracts \$125,000 and above<sup>1</sup>
- Liquid Account<sup>2</sup>
- 6-year rate-to-term
- 10% free withdrawals beginning in the first contract year<sup>3</sup>
- Full value on death (less any applicable premium tax), no commission charge-back
- Nursing Home/Terminal Illness Waivers (not available in all states)

**Contact us to get appointed with Security Benefit today!**

**Available only until March 15, 2012 or \$100 million of premium for this rate and term is received, whichever comes first.**

**Don't forget – Be sure to have your Security Benefit general annuity training and product training.**

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This flyer relates to contract form 4585. Not available in all states. The contract is issued by Security Benefit Life Insurance Company and has limitations.

This is a limited time special – available until close of business on March 15, 2012, or until \$100 million of premium for this rate and term is received, whichever comes first. Applications must be signed and received in good order by March 22, 2012. Cash or money transferring from another carrier must be received within 60 days of client signature, by May 15, 2012.

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<sup>1</sup> This Bonus is paid on all of the contract value when the total value reaches \$125,000 provided that the credited rate associated with each allocation to a Guarantee Period, after application of the Accumulation Bonus Rate, exceeds the contract's guaranteed minimum interest rate.

<sup>2</sup> The One-Year Renewal Guarantee Period is not available for Purchase Payments. It is only available to transfer amounts from a guarantee period whose surrender change period has expired, or to transfer free withdrawal amounts.

<sup>3</sup> Withdrawals before age 59½ may be subject to a 10% IRS penalty tax.

Surrender Charge Schedule:	Guarantee Period	During initial and subsequent Guarantee Period					
	Year	1	2	3	4	5	6
	6 year	7%	7%	7%	6%	6%*	5%
		*In WA, year 5 surrender is 5%.					

All guarantees provided in the contract, including the minimum guaranteed interest rate, are provided by Security Benefit Life Insurance Company. Guarantees are subject to SBL's financial strength.

\*Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase.



**SECURITY BENEFIT<sup>SM</sup>**

To and Through Retirement

One Security Benefit Place • Topeka, Kansas 66636-0001  
[securitybenefit.com](http://securitybenefit.com)

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Not a deposit  
 Not FDIC insured  
 Not insured by any government agency

**FOR FINANCIAL PROFESSIONAL USE ONLY.**