

Foundations Annuity Rates

Foundations Annuity is a fixed index annuity issued by Security Benefit Life Insurance Company.

Rates may be changed at any time without notice, and the rates set forth herein may not be available at the time of purchase. For product rate history call our Service Center at 800.888.2461. For product information, [visit our product page](#).

The Fixed Account current interest rate is set at the beginning of each Contract Year and will be at least equal to the GMIR. Any purchases made in the first year will have the current interest rate, in effect at that time, applied to the purchase payment.

Includes information on the Guaranteed Interest Rate as applicable. If the contract's GMIR exceeds the Fixed Account Current Interest Rate disclosed above, the GMIR will prevail.

- [Download Rate Sheet](#)

Effective Date: 06/09/2025	Empty th for screen readers Empty th for screen readers	
Index Accounts with Caps	5-yr	7-yr
S&P 500 [®] Annual Point to Point	10.00%	10.25%
S&P 500 [®] Monthly Sum	3.35%	3.50%
S&P 500 [®] Annual Average	9.75%	10.00%
MSCI EAFE Annual Point to Point	10.25%	10.50%
Nasdaq-100 [®] Annual Point to Point	10.25%	10.50%
Russell 2000 [®] Small Cap Annual Point to Point	10.25%	10.50%
Index Accounts with Trigger Rate	5-yr	7-yr
S&P 500 [®] Annual Point to Point*	7.75%	8.00%
Index Accounts with Spreads	5-yr	7-yr
S&P 500 [®] Low Volatility Daily Risk Control 5% Annual Point to Point	1.75%	1.50%
S&P 500 [®] Low Volatility Daily Risk Control 5% 2-Year Point to Point	1.00%	0.50%
Index Accounts with Participation Rates	5-yr	7-yr
S&P 500 [®] Factor Rotator Daily RC2 7% Annual Point to Point Index	130%	130%
S&P 500 [®] Factor Rotator Daily RC2 7% 2-Year Point to Point Index	190%	190%
S&P Multi-Asset Risk Control (MARC) 5% Index Account (1-Year)	200%	210%
S&P Multi-Asset Risk Control (MARC) 5% Index Account (2-Year)	275%	275%
Morningstar Wide Moat Focus Barclays VC 7% Index Account (1-Year)	160%	165%

Effective Date: 06/09/2025	Empty th for screen readers	Empty th for screen readers
Morningstar Wide Moat Focus Barclays VC 7% Index Account (2-Year)	210%	220%
Fixed Account	5-yr	7-yr
Current Interest Rate	4.70%	4.85%
Guaranteed Minimum Interest Rate	3.00%	3.00%

*Not available in Florida.

Security Benefit Corporation and its affiliates are not fiduciaries 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 Foundations Annuity (form 5800 (11-10) and ICC10 5800 (11-10)), a fixed index flexible premium deferred annuity is issued by Security Benefit Life Insurance Company. Product features, limitations and availability may vary by state. In Idaho, Foundations is issued on form ICC10 5800 (11-10).

Product not available in New York.

Product features vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

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 in interest credits may exceed the amount of the bonus.

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.

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