


Selling Foundations Annuity

We're here to help clients understand how FIAs work. From client-friendly presentations to sales ideas that explain FIA concepts, we can help bridge your clients' knowledge gap.

You must first become appointed with Security Benefit and complete the required Foundations product training before selling Foundations. After completion, you'll have access to our custom illustration tool that builds hypothetical contract performance for your clients.

Note: Your Broker-Dealer must approve Foundations.




The image shows a presentation slide titled "Protection When You Need It Most" from Security Benefit Life Insurance Company. It is a "Foundations Annuity Accumulation and Income Case Study". The slide features a photograph of an older man and a woman. Below the title, there are bullet points: "Are today's volatile equity and bond markets of concern?", "Looking for ways to protect, but also grow retirement savings?", and "Looking for more reliable sources of income in retirement?". The slide also mentions "Foundations Annuity, a Fixed Index Annuity, can help." and lists five key features: "HEAD START", "GUARANTEED PROTECTION", "INTEREST-EARNING POWER", "ACCESS TO FUNDS", and "LEGACY PLANNING". At the bottom, there is a section titled "Interest-earning Power: How Index Crediting Strategies Work" with a table showing how a 50/50 allocation compares to a traditional 60/40 investment portfolio.

| CHANGE IN INDEX VALUE | TARGET 60/40 (1) | TARGET 50/50 (2) | TARGET 50/50 (3) |
|-----------------------|---|--|---|
| 30% | YOUR INTEREST CREDIT: 30% | YOUR INTEREST CREDIT: 30.00% (30% Index Change x 100% Per Basis) | YOUR INTEREST CREDIT: 30% (30% Index Change - 7% Spread) |
| 5% | YOUR INTEREST CREDIT: 5% | YOUR INTEREST CREDIT: 5.00% (5% Index Change x 100% Per Basis) | YOUR INTEREST CREDIT: 5.00% (5% Index Change - 7% Spread) |
| -10% | When there is a negative percentage change in an Index's value, your account receives 0%, but doesn't lose value. Your account value, and any promised interest credits, remains locked in for the next crediting term. | | |

Foundations Annuity Accumulation and Income Case Study

- Are today's volatile equity and bond markets of concern?
- Looking for ways to protect, but also grow retirement savings?
- Looking for more reliable sources of income in retirement?

This case study examines how a 50/50 allocation into our most recent Annual Point to Point Index Account additions compare to a traditional 60/40 investment portfolio.

[Download Consumer-friendly Case Study](#)

What if

When it comes to investments, zero return is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year -- illustrating the inherent risk associated with investments.

SECURITY BENEFIT LIFE INSURANCE COMPANY
FOUNDATIONS ANNUITY

FIXED INDEX ANNUITY

When it comes to investments, zero return is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year -- illustrating the inherent risk associated with investments.

Even when markets up are up annually, you're exposed to risk throughout the year

S&P 500® Intra-year declines vs. Calendar year returns | Average intra-year drop: -22%

Calendar Year Return

Maximum Drawdown

Performance Percentage

1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

Bloomberg US Agg Bond TR USD Intra-year declines vs. Calendar year returns | Average intra-year drop: -9%

Calendar Year Return

Maximum Drawdown

Performance Percentage

1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

Source: Morningstar Direct

Why ZE

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ZERO IS YOUR BENCHMARK

When it comes to investments, zero return is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year -- illustrating the inherent risk associated with investments.

When Is Zero Your Hero?

- This sales idea demonstrates how a 0% floor in Foundations can be a "hero" when it comes to protection and accumulation.
- On average, these index accounts delivered positive interest credits nearly 80% of the time.

This sales idea looks at the hypothetical calendar-year and daily rolling interest credits of all the Annual Point to Point Index accounts offered in Foundations Annuity.

[Download Consumer-friendly Sales Idea](#)

PRODUCT VIDEOS

Below are short client-friendly videos to watch or share that explain the product and how interest credits are applied.

Foundations Overview

S&P 500[®] Annual Point to Point Index Account

S&P 500[®] Annual Average Index Account

S&P 500[®] Monthly Sum Index Account

S&P 500[®] Factor Rotator Daily RC2 7% Index Account



[Download Brochure](#)



[Learn More](#)

S&P 500[®] Low Vol. Daily Risk Control 5% Index Account

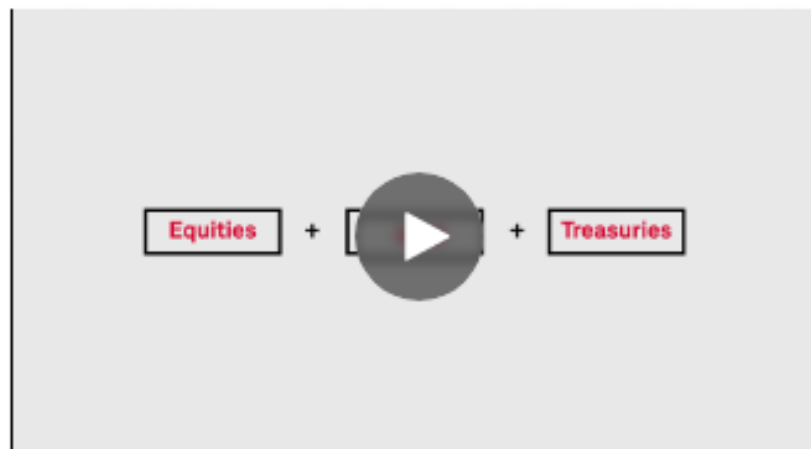


[Download Brochure](#)



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S&P Multi-Asset Risk Control (MARC) 5% Index



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Morningstar Wide Moat Focus Barclays 7% Index



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Foundations Resources

- [Foundations Annuity](#)
- [Foundations Brochure](#)
- [Foundations Fact Sheet](#)
- [Foundations Rate Sheet](#)
- [Foundations: Locked in Interest Sales Idea](#)
- [Run a Client Illustration](#)
- [Order Sales Materials](#)
- [Build an Application](#)

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