

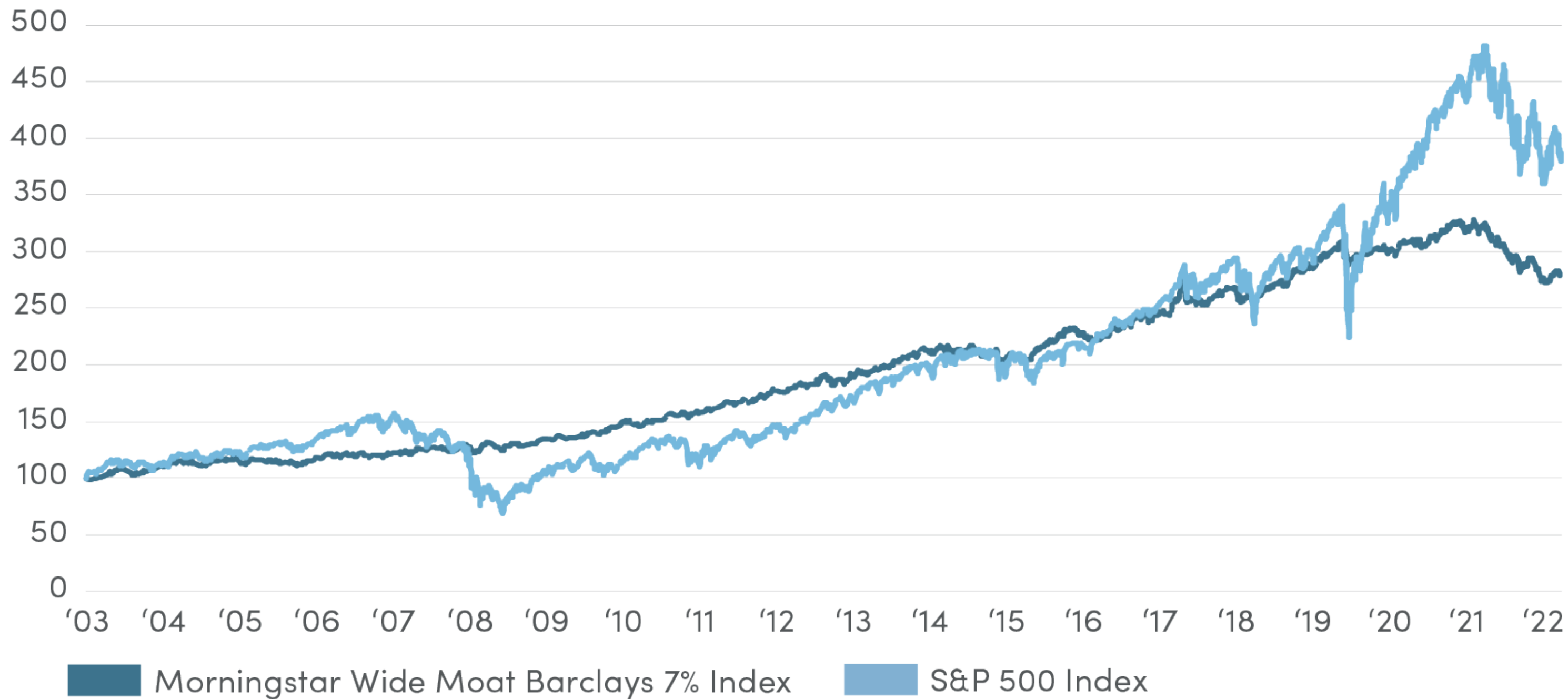
Morningstar Wide Moat Focus Barclays 7% Index

Morningstar's flagship index aims to capture returns of undervalued companies with a Wide Moat rating:

- Provides stable returns based on long-term strength of its selected stocks across multiple sectors
- Uncapped Interest Credits based on excess return Index (participation rate and an annual spread, currently at 0% applies)
- Available in Annual and 2-year Point to Point Accounts

Morningstar Wide Moat Focus Barclays 7% Index Performance

The graph below compares the Index performance to the S&P 500[®] Indexed to the same beginning value, in this case, 100.



Sharpe Ratio since October, 2003*

Morningstar Wide Moat Barclays 7% Index = 0.86

S&P 500® Index = 0.37

Watch this video to learn how the Morningstar Wide Moat Focus Barclays 7% Index is constructed.



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The first steps in selling Foundations:

- 1. Check with your Broker-Dealer to see if Foundations is approved
- 2. [Get Appointed with Security Benefit](#)
- 3. [Complete Product Training](#)

FIA's don't have to be complicated, and with Foundations, we've created content to help make it easier to educate your clients on how the product works. From client-friendly presentations to sales ideas to help you generate interest, use the resources linked below to start conversations with your clients.

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Related Resources

- [Foundations Annuity](#)
- [Brochure: Morningstar Wide Moat Focus Barclays 7% Index](#)

- [Hypothetical Performance: Wide Moat Index Crediting Strategy](#)
- [Comparison Grid: Diversified Crediting Strategies](#)

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