

Foundations Annuity

How can Foundations Annuity, a fixed index annuity, help your clients weather today's market conditions?

Key features

Accumulation potential paired with protection against all market loss is a safe and smart strategy for your risk-averse clients nearing or already in retirement. With Foundations, your clients can choose from any combination of a Fixed Account or 11 index crediting strategies to help build a portion of their retirement savings, without risk.

- 1% Bonus on first-year Purchase Payments
- Index-linked accounts featuring Equities, Bonds, Commodities, and Treasury asset classes
- Competitive rates
- Flexible premiums with non-rolling surrender charge schedules
- 5- and 7-year surrender charge schedules
- 10% free withdrawals¹
- Nursing Home and Terminal Illness Waivers²
- RMD-friendly
- Non-qualified stretch option for legacy planning

Foundations Overview

See how the Foundations Annuity works to preserve principal while allowing for accumulation.



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[State Variations](#)



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Index Account Strategies

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



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S&P 500[®] Annual Average Index Account



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S&P 500® Monthly Sum Index Account



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



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[Download Index At A Glance](#)



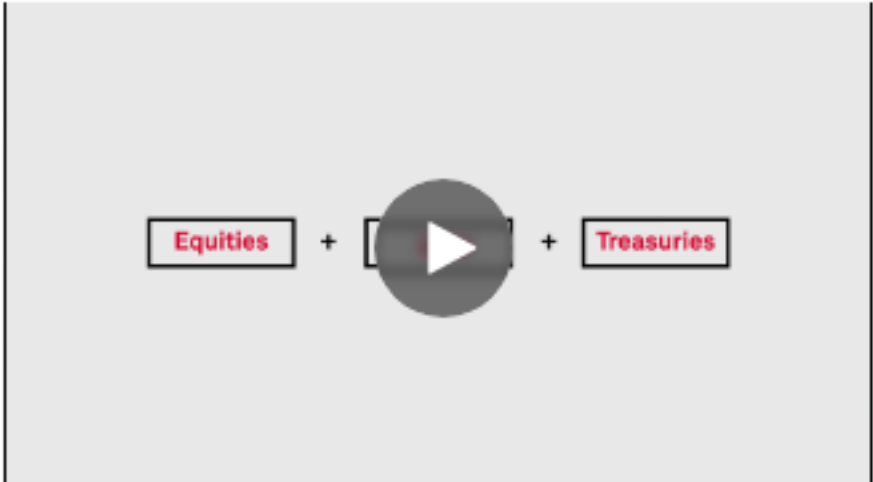
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[Index Information](#)

S&P 500® Low Volatility Daily Risk Control 5% Index Account

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



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Morningstar Wide Moat Focus Barclays VC 7% Index



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[Index Information](#)

¹After the first contract anniversary and during the surrender charge period, clients can withdraw up to 10% of Account Value, free of surrender charges or market value adjustments.

	<div><div>SELLING FOUNDATIONS</div><div>The first steps in selling Foundations:</div><div><div>1. Check with your Broker-Dealer to see if Foundations is approved</div><div>2. Get Appointed with Security Benefit</div><div>3. Complete Product Training</div></div><div>FIAAs 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. Use the resources linked below to start conversations with your clients.</div><div>Selling Foundations</div></div>
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Notes

Not available in New York.

At a glance

Product name: Foundations Annuity

Product type: Fixed Index Annuity

Minimum Purchase: \$25,000

Account Type(s): 403(b)

Surrender Charges: 5-year; 7-year

Strategy: 11 Index Accounts + Fixed Accounts

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