

**State:** Arkansas **Filing Company:** Security Benefit Life Insurance Company  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** SIA Plus  
**Project Name/Number:** /

## Filing at a Glance

Company: Security Benefit Life Insurance Company  
Product Name: SIA Plus  
State: Arkansas  
TOI: A07I Individual Annuities - Special  
Sub-TOI: A07I.001 Equity Indexed  
Filing Type: Form  
Date Submitted: 08/03/2012  
SERFF Tr Num: SECB-128616329  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 5822  
  
Implementation: On Approval  
Date Requested:  
Author(s): Greg Garhart  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 08/14/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Security Benefit Life Insurance Company  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** SIA Plus  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 08/14/2012  
State Status Changed: 08/14/2012  
Deemer Date: Created By: Greg Garhart  
Submitted By: Greg Garhart Corresponding Filing Tracking Number:

### Filing Description:

5700-SIA (10-12) Contract Specification Page  
5822 (10-12) Guaranteed Lifetime Withdrawal Benefit Rider  
5831 (10-12) Application

Dear Sir or Madam:

We hereby submit the above-referenced Contract Specification Page, Rider, and Application for your review and approval. The forms are new and will not replace any other forms currently on file. These forms will be used with Individual Fixed Index Flexible Premium Deferred Annuity Contracts 5700 (3-12) and 5700 (3-12)U that were approved on February 24, 2012.

The Guaranteed Lifetime Withdrawal Benefit Rider makes available a Guaranteed Lifetime Withdrawal Benefit which permits the Contractowner to receive a regular income stream without annuitizing the contract and regardless of the contract value. The Rider may be issued on a single life or a joint life basis. The minimum issue age is 0 and the maximum issue age is 80.

Contract Specification Page 5700-SIA (10-12) will issue with the contract if Guaranteed Lifetime Withdrawal Benefit Rider form 5822 (10-12) is issued with the contract.

Please note that certain portions of the forms have been bracketed. The forms may be used for qualified and non-qualified contracts.

Your prompt attention to this matter is greatly appreciated.

## Company and Contact

### Filing Contact Information

Greg Garhart, Compliance Analyst II greg.garhart@securitybenefit.com  
One Security Benefit Place 800-888-2461 [Phone] 3203 [Ext]  
Topeka, KS 66636-0001 785-368-1391 [FAX]

**State:** Arkansas **Filing Company:** Security Benefit Life Insurance Company  
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**Filing Company Information**

Security Benefit Life Insurance Company	CoCode: 68675	State of Domicile: Kansas
One Security Benefit Place	Group Code: 870	Company Type: Life
Topeka, KS 66636	Group Name:	State ID Number:
(800) 888-2461 ext. 3203[Phone]	FEIN Number: 48-0409770	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: 3 forms x \$50.00  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Security Benefit Life Insurance Company	\$150.00	08/03/2012	61415900

SERFF Tracking #:

SECB-128616329

State Tracking #:

Company Tracking #:

5822

State:

Arkansas

Filing Company:

Security Benefit Life Insurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

SIA Plus

Project Name/Number:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/14/2012	08/14/2012

**State:** Arkansas  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** SIA Plus  
**Filing Company:** Security Benefit Life Insurance Company  
**Project Name/Number:** /

## Disposition

Disposition Date: 08/14/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Contract Specification Page		Yes
Form	Guaranteed Lifetime Withdrawal Benefit Rider		Yes
Form	Application		Yes

State: Arkansas

Filing Company:

Security Benefit Life Insurance Company

TOI/Sub-TOI: A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name: SIA Plus

Project Name/Number: /

## Form Schedule

### Lead Form Number: 5822 (10-12)

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		5700-SIA (10-12)	DDP	Contract Specification Page	Initial:		5700-SIA (10-12).pdf
2		5822 (10-12)	POLA	Guaranteed Lifetime Withdrawal Benefit Rider	Initial:		5822 (10-12).pdf
3		5831 (10-12)	AEF	Application	Initial:		5831 (10-12) [M].pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

## GUARANTEED LIFETIME WITHDRAWAL BENEFIT

Contract Number: [1234]		Contract Date: [03/01/2012]	
Initial Rider Charge Rate: [0.95]%		Maximum Rider Charge Rate: [1.5]%	
ADL Increase Factor:	[2]	ADL Increase Waiting Period – Number of Contract Anniversaries:	[2]
Guaranteed Roll-up Factor:	[7]%	Roll-up Term Period:	[10] years
Roll-up Maximum Age:	[85]	Roll-up Renewal Maximum Age:	[80]
Owner Earliest Termination Date:	[5th Contract Anniversary]		
Rider Refund Review Date	[Each 5th Contract Anniversary]		

### Guaranteed Lifetime Withdrawal Rates:

#### Single Life:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
55	4.50%	65	5.50%	75	6.50%	85	7.50%
56	4.60%	66	5.60%	76	6.60%	86	7.60%
57	4.70%	67	5.70%	77	6.70%	87	7.70%
58	4.80%	68	5.80%	78	6.80%	88	7.80%
59	4.90%	69	5.90%	79	6.90%	89	7.90%
60	5.00%	70	6.00%	80	7.00%	90+	8.00%
61	5.10%	71	6.10%	81	7.10%		
62	5.20%	72	6.20%	82	7.20%		
63	5.30%	73	6.30%	83	7.30%		
64	5.40%	74	6.40%	84	7.40%		

#### Joint Lives:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
55	4.00%	65	5.00%	75	6.00%	85	7.00%
56	4.10%	66	5.10%	76	6.10%	86	7.10%
57	4.20%	67	5.20%	77	6.20%	87	7.20%
58	4.30%	68	5.30%	78	6.30%	88	7.30%
59	4.40%	69	5.40%	79	6.40%	89	7.40%
60	4.50%	70	5.50%	80	6.50%	90+	7.50%
61	4.60%	71	5.60%	81	6.60%		
62	4.70%	72	5.70%	82	6.70%		
63	4.80%	73	5.80%	83	6.80%		
64	4.90%	74	5.90%	84	6.90%		

# SECURITY BENEFIT LIFE INSURANCE COMPANY

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## Guaranteed Lifetime Withdrawal Benefit

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This Rider is attached to and made part of the Contract as of the Contract Date. All terms of the Contract that do not conflict with this Rider apply to this Rider. If there is any conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider shall apply over the terms of the Contract.

While this Rider is in effect, if the rules of this Rider are met, and even if the Account Value is reduced to zero, SBL will pay a Guaranteed Lifetime Withdrawal Benefit equal to the Lifetime Annual Income:

1. For the life of a Covered Person, if single life payout is selected; or
2. For the joint lives of the Covered Person and Joint Covered Person, if joint lives payout is selected.

**In cases when the Owner withdraws Account Value from the Contract other than withdrawals of the Lifetime Annual Income, the guaranteed benefits under this Rider are reduced and may be reduced to zero. This Rider will terminate upon assignment or change in ownership of the Contract unless the change meets the qualifications specified in "Spousal Continuation of the Contract" on page 13.**

**If the Owner elects a Roll-up Renewal, SBL may change the Rider Charge not to exceed the Maximum Rider Charge Rate shown on Contract page [3B]. The Rider Charge will continue to apply even if the Roll-up Term period no longer applies.**

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## DEFINITIONS

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Capitalized terms not defined in this Rider are defined in the Contract or set forth on Contract page [3].

### **ADL Increase**

An ADL Increase is an increase to the Lifetime Withdrawal Rate used to compute the Lifetime Annual Income if the Covered Person, or as it may apply, the Joint Covered Person, needs Assistance with Activities of Daily Living. The amount of the ADL Increase is based on the ADL Increase Factor shown on Contract page [3B].

### **Benefit Base**

The Benefit Base is the amount used only to compute the Lifetime Annual Income and the Rider Charge. **The Benefit Base is not an amount that may be withdrawn and is not an amount payable at death or that may be annuitized.**

### **Covered Person**

The Covered Person is the person whose life measures the length of time that Lifetime Annual Income may be paid under this Rider.

### **Excess Withdrawal**

An Excess Withdrawal is the amount of a withdrawal on or after the Income Phase Start Date that, taking into account all amounts withdrawn during the same Contract Year, exceeds the Lifetime Annual Income.

### **Guaranteed Lifetime Withdrawal Benefit**

The Guaranteed Lifetime Withdrawal Benefit is the Owner's right to receive the Lifetime Annual Income for the:

1. Life of a Covered Person, if single life payout is selected; or
2. Joint lives of the Covered Person and Joint Covered Person, if joint lives payout is selected.

### **Licensed Doctor**

A Licensed Doctor is a medical doctor licensed in the United States who is (i) acting within the scope of that license and (ii) is not the Owner, Annuitant, Beneficiary, or a person related thereto.

### **Lifetime Annual Income**

While the Rider is in effect, the Lifetime Annual Income is the most that can be withdrawn the Contract Year of and each Contract Year after the Income Phase Start Date without reducing the amount of Guaranteed Lifetime Withdrawal Benefit and the Benefit Base.

### **Lifetime Withdrawal Rate**

The Lifetime Withdrawal Rate is used to compute the Lifetime Annual Income.

### **Income Phase Start Date**

The Income Phase Start Date is the date on which withdrawals of the Lifetime Annual Income start.

### **Joint Covered Person**

The Joint Covered Person is the second person whose life measures the length of time that Lifetime Annual Income may be paid under this Rider for the joint lives payout.

### **Non-Excess Withdrawal**

A Non-Excess Withdrawal is the amount of a withdrawal on or after the Income Phase Start Date that, taking into account all amounts withdrawn during the same Contract Year, is equal to or less than the Lifetime Annual Income.

### **Rider Charge**

Rider Charge is the charge for this Rider. It reduces the Account Value on (i) each Contract Anniversary, (ii) the payment of any amounts payable at death, (iii) a full withdrawal from the Contract, or (iv) when the entire Account Value is applied to an Annuity Option. The Rider Charge is based on the Rider Charge Rate and the Benefit Base.

### **Rider Charge Rate**

The Rider Charge Rate is used to compute the Rider Charge. The Initial Rider Charge Rate is shown on Contract page [3B].

## **Roll-up Factor**

The Roll-up Factor is used to compute the Benefit Base on each Contract Anniversary during the Roll-up Term. The Guaranteed Roll-up Factor is shown on Contract page [3B].

## **Roll-up Term**

The Roll-up Term is the period during which the Roll-up Factor is used to compute the Benefit Base. A Roll-up Term is the period that starts on the Contract Date or the Contract Anniversary of a Roll-up Renewal and ends on the earlier of:

1. The Income Phase Start Date;\*
2. The Contract Anniversary on or after the date the oldest original Owner, or if the Owner is a Nonnatural Person, the original Annuitant, reaches the Roll-up Maximum Age shown on Contract page [3B];
3. The end of the Roll-up Term Period shown on Contract page [3B];
4. The date that the Account Value is equal to zero; or
5. The date this Rider terminates.

\*The Roll-up Factor is only applied on a Contract Anniversary. Thus, for an Income Phase Start Date that occurs on a date other than a Contract Anniversary, the last date the Benefit Base will increase by the Roll-up Factor will be the prior Contract Anniversary.

## **Roll-up Renewal**

A Roll-up Renewal may be elected by the Owner at the end of a Roll-up Term. If elected, the Roll-up Factor will continue to be used to compute the Benefit Base for the next Roll-up Term. Roll-up Renewals are limited. The number of Guaranteed Roll-up Renewal Terms is shown on Contract page [3B]. The Owner may not elect a Roll-up Renewal:

1. On or after the date the oldest original Owner, or if the Owner is a Nonnatural Person, the Annuitant, reaches the Roll-up Renewal Maximum Age shown on Contract page [3B];
2. If the Owner declined a prior Roll-up Renewal; or
3. If the Owner previously terminated this Rider.

At least 30 days prior to the Contract Anniversary at the end of the Roll-up Term Period, if the Roll-up Renewal is available, SBL will send the Owner a written notice of the Rider Charge Rate. The Owner must elect the Roll-up Renewal on a form accepted and Received by SBL before the Contract Anniversary.

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## **GUARANTEED LIFETIME WITHDRAWAL BENEFIT – LIFETIME ANNUAL INCOME, LIFETIME WITHDRAWAL RATE AND BENEFIT BASE**

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### **GUARANTEED LIFETIME WITHDRAWAL BENEFIT**

Under this Rider, the Owner may withdraw, starting on the Income Phase Start Date, the Lifetime Annual Income for the life of the Covered Person or for the lives of the Covered Person and the Joint Covered Person. Taking withdrawals prior to the Income Phase Start Date and Excess Withdrawals reduces the Lifetime Annual Income, which may be reduced to zero, in which case no further lifetime withdrawal benefits under this Rider will be payable.

### **LIFETIME ANNUAL INCOME**

The Lifetime Annual Income is the most that can be withdrawn under this Rider the Contract Year of and each Contract Year after the Income Phase Start Date while the Rider is in effect without reducing the amount of lifetime income payable under this Rider.

The Lifetime Annual Income is computed on the Income Phase Start Date. After that date, it is computed each Contract Anniversary, when a request for the ADL Increase is Received by SBL, and when an Excess Withdrawal is taken. If there is an Excess Withdrawal, the Lifetime Annual Income amount may decrease by more than the Excess Withdrawal. Any portion of the Lifetime Annual Income not withdrawn during the Contract Year of or a Contract Year after the Income Phase Start Date will not be carried over to any future Contract Year.

### **LIFETIME WITHDRAWAL RATE**

The Lifetime Withdrawal Rate is used to compute the Lifetime Annual Income. The Lifetime Withdrawal Rate is set on the Income Phase Start Date. The Lifetime Withdrawal Rate is based upon:

1. If the Owner chose a single life payout, the Covered Person's age on the Income Phase Start Date.
2. If the Owner chose a joint lives payout, the younger of the Covered Person or the Joint Covered Person on the Income Phase Start Date.

A Table of the Lifetime Withdrawal Rates for a single life and a Table of the Lifetime Withdrawal Rates for joint lives are shown on Contract page [3B].

### **ADL Increase to the Lifetime Withdrawal Rate**

If the rules for the ADL Increase are met, the Lifetime Withdrawal Rate increases if the Covered Person, or as it may apply, the Joint Covered Person, needs Assistance with Activities of Daily Living. The increase is equal to the ADL Increase Factor shown on Contract page [3B].

The ADL Increase is only available:

1. If as of the Contract Date, the Covered Person or the Joint Covered Person, as it may apply, could perform all of the Activities of Daily Living without any assistance.
2. After the ADL Increase Waiting Period shown on Contract page [3B].

3. To compute the Lifetime Annual Income for the Maximum Contract Years for ADL Increase shown on Contract page [3B]. The Maximum Contract Years for ADL Increase starts in the Contract Year during which the written request for the ADL Increase is Received by SBL. The Maximum Contract Years for ADL Increase applies to withdrawals taken as Lifetime Annual Income before and after the Account Value is reduced to zero and if the Annuity Option set forth in this Rider applies.

The Owner may only request the ADL Increase once.

### **Assistance with Activities of Daily Living**

A Covered Person, or as it may apply, the Joint Covered Person needs Assistance with Activities of Daily Living if the person cannot perform two of the six following activities without assistance from others:

1. Bathing, which means washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. Continence, which means the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. Dressing, which means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. Eating, which means feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. Toileting, which means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. Transferring, which means moving into or out of a bed, chair, or wheelchair.

### **Request for ADL Increase**

When the Owner seeks to apply the ADL Increase, the Owner must:

1. Submit an initial request to SBL.
2. Submit each following Contract Year during which the Owner seeks to apply the ADL Increase a request to SBL. This applies to withdrawals taken as Lifetime Annual Income before and after the Account Value is reduced to zero and if the Annuity Option set forth in this Rider applies.

The request must be made on forms accepted and Received by SBL. The request must include information showing that the rules for an ADL Increase have been met. This includes a Licensed Doctor's statement that the Covered Person or as it may apply, the Joint Covered Person, cannot perform two or more of the activities described in "Assistance with Activities of Daily Living" above. The information must be satisfactory to SBL to qualify for the ADL Increase.

SBL reserves the right to have the Covered Person or as it may apply, the Joint Covered Person, examined by a Licensed Doctor of SBL's choice and at SBL's expense to decide if the rules for the ADL Increase have been met.

## AMOUNT OF THE LIFETIME ANNUAL INCOME

### Lifetime Annual Income on the Income Phase Start Date and each Contract Anniversary

On the Income Phase Start Date and each Contract Anniversary, the Lifetime Annual Income is equal to the greater of:

1.  $(A * B * C)$ ; or
2. If the Contract is subject to required minimum distributions or "RMDs" under the Internal Revenue Code, the RMD Annual Income amount, as described in "RMD Annual Income" below.

Where:

- A = The Benefit Base for the relevant date;
- B = The Lifetime Withdrawal Rate; and
- C = (i) The ADL Increase Factor for the period, if any, that the ADL Increase applies; or (ii) 1, if the ADL Increase Factor does not apply.  
See "ADL Increase to the Lifetime Withdrawal Rate" on page 4.

The RMD Annual Income amount applies only to distributions that are required to be paid to the owner of a qualified annuity under the federal tax laws. The RMD Annual Income amount does not apply to distributions required to be paid to (i) one or more beneficiaries as a result of a qualified annuity owner's death or (ii) a beneficiary of a qualified annuity who exchanges the qualified annuity for the Contract following the qualified annuity owner's death.

### Lifetime Annual Income After an Excess Withdrawal

After an Excess Withdrawal, the Lifetime Annual Income is equal to:

$$M * (1 - (N / O))$$

- M = The Lifetime Annual Income before the Excess Withdrawal;
- N = The decrease in the Account Value for and related to the Excess Withdrawal;<sup>±</sup> and
- O = The Account Value before the Excess Withdrawal.

<sup>±</sup> The decrease in the Account Value related to the withdrawal includes fees, charges, recaptures, and any other deductions assessed in connection with the withdrawal.

### Lifetime Annual Income Upon Request for the ADL Increase

If the ADL Increase request is granted, the Lifetime Annual Income that may be withdrawn for the remainder of the Contract Year when the request is made is equal to:

$$(W * (X * Y)) - Z$$

Where:

- W = The Benefit Base prior to the ADL Increase request;
- X = The Lifetime Withdrawal Rate;

- Y = The ADL Increase Factor; and  
Z = All withdrawals previously made during the Contract Year.

## RMD Annual Income

The RMD Annual Income amount is the amount determined by SBL's system for RMD calculations. The RMD Annual Income amount is solely based on the values of this Contract and does not include the RMD required of any other assets. The RMD Annual Income amount is an amount equal to the Internal Revenue Code required minimum distribution amount computed using only:

1. The IRS Uniform Lifetime table or, if applicable, the Joint Life and Survivor Expectancy table;
2. The Account Value of the base Contract (including the present value of any additional benefits provided under the Contract to the extent required to be taken into account under IRS Guidance); and
3. Amounts from the current calendar year (no carry-over from past years).

## BENEFIT BASE

The Benefit Base is the amount used to compute the Lifetime Annual Income and the Rider Charge. The Benefit Base is computed before the Income Phase Start Date to reflect Purchase Payments, withdrawals the Roll-up Factor and any step-up to the Account Value if the Account Value is greater than the Benefit Base. The Benefit Base is computed on and after the Income Phase Start Date to reflect withdrawals and any step-up to the Account Value if the Account Value is greater than the Benefit Base.

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## PRIOR TO INCOME PHASE START DATE

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### PURCHASE PAYMENTS

While this Rider is in effect, prior to the Income Phase Start Date, the Owner may continue to make subsequent Purchase Payments as permitted under the Contract. Purchase Payments Received by SBL during this period will change the Benefit Base as described in "Benefit Base After a Purchase Payment" on page 8.

### WITHDRAWALS

While this Rider is in effect, prior to the Income Phase Start Date, the Owner may withdraw amounts under the Contract. When the Owner withdraws any amounts, the Benefit Base will be reduced and the Rider benefits will also be reduced. **The decrease may be more than the amount withdrawn and will include the impact of any fees, charges, adjustments and other taxes that apply.** In addition, withdrawals prior to the Income Phase Start Date reduce the impact of the Roll-up Factor to compute the Benefit Base on the Contract Anniversaries following the withdrawal.

All amounts withdrawn will reduce the Account Value by the amount withdrawn, including charges and fees, recaptures, adjustments, taxes, if any, as stated in the Contract. Except as stated in this Rider, all amounts withdrawn will be subject to the terms of the Contract.

If the Owner elects to receive Annuity Payments, the amount by which the Account Value decreases on the Annuity Start Date will be treated as a withdrawal under this Rider and will reduce the Benefit Base.

## THE BENEFIT BASE PRIOR TO THE INCOME PHASE START DATE

### Initial Benefit Base

The initial Benefit Base is equal to the Account Value on the Contract Date.

### Benefit Base on Contract Anniversary

On each Contract Anniversary after the Contract Date, the Benefit Base is equal to the greater of:

1. The Account Value on the Contract Anniversary; or
2.  $A * B$

Where:

- A = The Benefit Base before the Contract Anniversary; and  
B =  $(1 + \text{the Roll-up Factor})$ , if the Roll-up Factor is applicable, or 1;  
The Roll-up Factor applies only during the Roll-up Term.

### Benefit Base After a Purchase Payment

After a Purchase Payment, the Benefit Base is equal to:

$$E + F$$

Where:

- E = The Benefit Base before the Purchase Payment; and  
F = The Purchase Payment, plus any Bonus, less any Premium Tax.

### Benefit Base After Withdrawal

After each withdrawal prior to the Income Phase Start Date, the Benefit Base is equal to:

$$Q * (1 - (R / S))$$

Where:

- Q = The Benefit Base before the withdrawal;  
R = The decrease in the Account Value for and related to the withdrawal; <sup>±</sup> and  
S = The Account Value before the withdrawal.

<sup>±</sup> The decrease in the Account Value related to the withdrawal includes fees, charges, recaptures, adjustments, and taxes that apply related to the withdrawal.

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## **INCOME PHASE START DATE**

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### **SINGLE LIFE AND JOINT LIVES PAYOUT**

The Owner elects the Income Phase Start Date and, at the same time, elects whether the Lifetime Annual Income is to be based upon a single life or joint lives. If the single life payout is selected, while this Rider is in force, SBL shall pay the Lifetime Annual Income for the life of the Covered Person. If the joint lives payout is selected, while this Rider is in force, SBL shall pay the Lifetime Annual Income for the joint lives of the Covered Person and the Joint Covered Person. So long as the Lifetime Annual Income is greater than zero, the Owner may receive that amount, even if the Account Value is reduced to zero.

The Annuitant of the Contract must be the Covered Person. If the joint lives payout method is selected, the Joint Covered Person must be the spouse of the Covered Person. On the Income Phase Start Date, the Covered Person and any Joint Covered Person must be an age specified in the Table of the Guaranteed Lifetime Withdrawal Rates shown on Contract page [3B].

The Owner's request for the Income Phase Start Date and single life or joint lives payout method must be made in writing on a form accepted and Received by SBL at least 30 days prior to the Income Phase Start Date. No change to the Income Phase Start Date, payout method chosen, Covered Person, or Joint Covered Person is allowed within 30 days prior to or anytime after the Income Phase Start Date.

In adding this Rider to the Contract, the applicant must carefully choose who will be the Owner, Joint Owner, Annuitant, and Primary and Secondary Beneficiaries of the Contract in order for this Rider to continue after the death of the Owner, Joint Owner, or Annuitant. If this Rider terminates in connection with a death, even though a Joint Covered Person is still living, payments for the joint lives will no longer be payable.

### **PURCHASE PAYMENTS**

This Rider amends the Contract so that no Purchase Payments are permitted on or after the Income Phase Start Date.

### **WITHDRAWALS**

While this Rider is in effect on or after the Income Phase Start Date, the Owner may withdraw amounts under the Contract. If the Owner withdraws only the Lifetime Annual Income, the Guaranteed Lifetime Withdrawal Benefit will not be reduced.

This Rider amends the Contract so that on or after the Income Phase Start Date, the Free Withdrawal amount for each Contract Year is the greater of: (i) the Free Withdrawal amount computed under the terms of the Contract and (ii) the Lifetime Annual Income computed under the terms of this Rider. Withdrawals of the Lifetime Annual Income: (i) reduce the amount available for withdrawal under the Free Withdrawal provision of the Contract and (ii) are permitted even if it causes the Account Value to fall below the Minimum Account Value shown on Contract page [3]. If for any Contract Year, the Account Value is less than the amount of the Lifetime Annual Income, the most that may be withdrawn is the Lifetime Annual Income.

All amounts withdrawn will reduce the Account Value by the amount withdrawn, including charges and fees, recaptures, adjustments, taxes, if any as stated in the Contract. Except as stated in this Rider, all amounts withdrawn will be subject to the terms of the Contract.

## EXCESS WITHDRAWAL ON OR AFTER THE INCOME PHASE START DATE

An Excess Withdrawal is the amount of a withdrawal on or after the Income Phase Start Date that, taking into account all amounts withdrawn during the same Contract Year, exceeds the Lifetime Annual Income. An Excess Withdrawal reduces the Benefit Base and Lifetime Annual Income. **An Excess Withdrawal may reduce future benefits under this Rider by more than the dollar amount of the Excess Withdrawal. An Excess Withdrawal may also be subject to the charges, fees and adjustments if the Excess Withdrawal exceeds the Free Withdrawal under the Contract.**

## BENEFIT BASE ON THE INCOME PHASE START DATE

If the Income Phase Start Date is on a Contract Anniversary, the Benefit Base is computed as described in "Benefit Base on Contract Anniversary" above. If the Income Phase Start Date is on a day other than a Contract Anniversary, then the Benefit Base is equal to the greater of:

1. The Account Value on the Income Phase Start Date; or
2. The Benefit Base before the Income Phase Start Date.

## WITHDRAWALS ON OR AFTER THE INCOME PHASE START DATE

On or after the Income Phase Start Date, withdrawals may reduce the Benefit Base.

### Benefit Base After a Non-Excess Withdrawal

On or after the Income Phase Start Date, up to the Lifetime Annual Income may be withdrawn each Contract Year without any change to the Benefit Base. The amount of any withdrawal during the Contract Year of and each Contract Year after the Income Phase Start Date that along with all other prior amounts withdrawn during the same Contract Year is equal to or less than the Lifetime Annual Income is a Non-Excess Withdrawal. Such withdrawals may be taken in a lump sum, in multiple withdrawals or in a series of pre-approved withdrawals within the Contract Year. Any portion of the Lifetime Annual Income not withdrawn during a Contract Year after the Income Phase Start Date will not be carried over to any future Contract Year.

### Benefit Base After an Excess Withdrawal

After each Excess Withdrawal, the Benefit Base is equal to:

$$X * ( 1 - ( Y / Z ) )$$

Where:

- X = The Benefit Base before the Excess Withdrawal;
- Y = The decrease in the Account Value for and related to the Excess Withdrawal;<sup>±</sup>  
and
- Z = The Account Value before the Excess Withdrawal.

<sup>±</sup>The decrease in the Account Value related to the Excess Withdrawal includes fees, charges, recaptures, adjustments, and taxes that apply related to the Excess Withdrawal.

## **ACCOUNT VALUE IS REDUCED TO ZERO ON OR AFTER THE INCOME PHASE START DATE**

If the Account Value is reduced to zero on or after the Income Phase Start Date, then the following will apply:

1. The Lifetime Annual Income in effect as of the day the Account Value is reduced to zero will be available each Contract Year. If the ADL Increase applied in computing the Lifetime Annual Income in effect as of the day the Account Value becomes zero, the Lifetime Annual Income beginning after the Maximum Contract Years for the ADL Increase will be based on the Benefit Base as of the day the Account Value is reduced to zero and the Lifetime Withdrawal Rate on the Income Phase Start Date.
2. The Lifetime Annual Income will be paid under a series of pre-approved withdrawals under a payment frequency, as chosen from those made available by SBL at that time.
3. The Contract will cease to provide any Cash Surrender Value or any Death Benefit because there is no more Account Value.
4. All other optional riders (except this Rider) will terminate as set forth in the riders.

## **ANNUITY PAYMENTS**

While this Rider is in effect, the Owner may elect to receive Annuity Payments as set forth in the Contract. If the Owner elects to receive Annuity Payments, the amount by which the Account Value decreases on the Annuity Start Date will be treated as a withdrawal under this Rider and will reduce the Benefit Base and the Lifetime Annual Income. If the entire Account Value is applied to an Annuity Option, then the Lifetime Annual Income payable under this Rider terminates.

This Rider amends the Contract so that on or after the Income Phase Start Date, in addition to the Annuity Options set forth in the Contract, the following Annuity Option is also available on the later of: (a) the Annuity Start Date or (b) the Contract Anniversary following the 95th birthday of the oldest Annuitant:

- OPTION**      Lifetime Withdrawal with Refund: This option provides for the life of the Covered Person if the single life payout method was selected, or the lives of the Covered Person and the Joint Covered Person if the joint lives payout method was selected:
- (i) An annual Annuity Payments equal to the Lifetime Annual Income immediately prior to the Annuity Start Date. If the ADL Increase applied in computing the Lifetime Annual Income in effect as of the Annuity Start Date, the Lifetime Annual Income payable under this option beginning after the Maximum Contract Years for the ADL Increase will be based on the Benefit Base as of the Annuity Start Date and the Lifetime Withdrawal Rate on the Income Phase Start Date.
  - (ii) SBL shall pay at least the amount of the Account Value at the Annuity Start Date.
- Annuity Payments will continue until the later of: (i) the death of the Covered Person (or until the later of the death of the Covered Person or the Joint Covered Person if the joint lives payout method of the Rider is selected), or (ii) a fixed period equal to the Account Value on the Annuity Start Date divided by the Lifetime Annual Income immediately before the Annuity Start Date. If the Covered Person (or both the Covered Person and the Joint Covered Person, if applicable) dies before receiving the fixed number of Annuity Payments, then any remaining Annuity Payments will be made to the Designated Beneficiary.

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## **RIDER CHARGE**

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During the term while this Rider is in effect and while the Account Value is more than zero, SBL will deduct from the Account Value a charge for this Rider on each Contract Anniversary and, upon the payment of any amounts payable at death, a full withdrawal from the Contract, or the Annuity Start Date if the entire Account Value is applied to an Annuity Option.

### **AMOUNT OF THE RIDER CHARGE**

The Initial Rider Charge Rate is shown on Contract page [3B]. The Rider Charge is equal to the Rider Charge Rate multiplied by the Benefit Base. The Rider Charge upon the payment of any amounts payable at death, a full withdrawal from the Contract, or if the entire Account Value is applied to an Annuity Option will be based on the portion of the Contract Year elapsed.

### **CHANGE IN RIDER CHARGE**

For a Roll-up Renewal, SBL may, in its discretion, change the Rider Charge Rate not to exceed the Maximum Rider Charge Rate shown on Contract page [3B]. SBL will send notice of the Rider Charge Rate that will apply to the Owner at least 30 days prior to the Contract Anniversary at the end of the Roll-up Term Period.

### **RIDER CHARGE REFUND**

Prior to the Income Phase Start Date, a refund of the Rider Charge may apply if the amount of the Rider Charge exceeds the amount of interest credited during the same period. If this Rider is in effect, on every Rider Refund Review Date prior to the Income Phase Start Date, SBL will review the Rider Charge deducted to determine if a refund of the Rider Charge is due. A refund will be due if since the Contract Date or the last Rider Refund Review Date, as applicable:

$A - B$  is greater than zero

Where:

A = The amount deducted for the Rider Charge; and

B = The amount of interest credited to the Account Value.

If this amount is greater than zero, SBL will credit this amount to the Account Value.

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## **GENERAL PROVISIONS**

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### **PROOF OF SURVIVAL**

SBL may require proof of survival of any person upon whose life the continuation of benefits depends (including, but not limited to, the Covered Person, and the Joint Covered Person, if applicable).

### **TERMINATION OF RIDER**

Except as set forth in "Spousal Continuation of the Contract" on page 13, this Rider will automatically terminate upon the earliest of the following:

1. The termination of the Rider by the Owner on or after the Owner Earliest Termination Date;

2. The date the Contract is surrendered;
3. The date due Proof of Death is Received by SBL if any payment due to death is made by SBL;
4. The date the Account Value equals zero before the Income Phase Start Date;
5. The Annuity Start Date, if the entire Account Value is applied to an Annuity Option, except to the extent that the Annuity Option set forth in "Annuity Payments" on page 11 is chosen;
6. The death of the Covered Person on or after the Income Phase Start Date if the single life payout was selected for this Rider (regardless of whether the Designated Beneficiary continues the Contract);
7. The later of the death of the Covered Person and the Joint Covered Person on or after the Income Phase Start Date if the joint lives payout was selected for this Rider;
8. The Benefit Base or the Lifetime Annual Income equals zero;
9. The date of a change of the Annuitant; or
10. The date of any: (i) transfer or change in ownership of the Contract or (ii) assignment of the Contract or any benefits under the Contract, unless either of the next two sentences applies.

The Rider will not terminate if the new Owner is required under applicable law to hold the Contract and the proceeds of any benefits under the Contract and this Rider for the benefit of:

- (a) The original Owner of the Contract, spouse of the original Owner, or both; or
- (b) If the Owner is a Nonnatural Person, the original Annuitant of the Contract, the spouse of the original Annuitant, or both.

Once this Rider terminates for any reason, this Rider cannot be reinstated in later Contract Years.

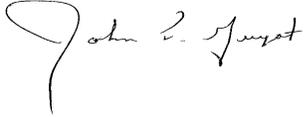
## **SPOUSAL CONTINUATION OF THE CONTRACT**

If this Rider has not terminated previously, if there is a death in which the Contract is continued by the Owner's or Joint Owner's spouse, or in the case of a Nonnatural Person Owner, continued by the Annuitant's spouse:

1. Prior to the Income Phase Start Date, this Rider will continue with the Contract. The Benefit Base will not change as a result of the death.
2. After the Income Phase Start Date:
  - A. If the single life payout method was selected, if the Covered Person is living, this Rider will continue with the Contract. The Benefit Base will not change as a result of the death.
  - B. If the single life payout method was selected, if the Covered Person is no longer alive, this Rider automatically terminates on the death of the Covered Person.
  - C. If the joint lives payout method was selected, so long as either the Covered Person or Joint Covered Person is living, this Rider will continue with the Contract. The Benefit Base will not change as a result of the death.

Following the continuation of the Rider with the spousal continuation of the Contract, this Rider will continue until terminated as set forth in "Termination of Rider" above. The continuation of this Rider is only permitted once.

**SECURITY BENEFIT LIFE INSURANCE COMPANY**

A handwritten signature in black ink, appearing to read "John F. Guyot". The signature is written in a cursive style with a large initial 'J'.

[ John F. Guyot ]  
Secretary



Issued by Security Benefit Life Insurance Company. Questions? Call our National Service Center at 1-800-888-2461.

**Note the following restrictions:**

- The Owner of the Contract must be the Annuitant (unless the Owner is a non-natural person).
- If Joint Owners are named, neither the Owner nor Joint Owner may be a non-natural person, and the Owner and Joint Owner must both be named as sole Primary Beneficiaries.
- If you select the Income Rider and Joint Owners are named, the Owner and Joint Owner must be spouses.
- If you select the Income Rider, if the sole Designated Beneficiary is someone other than a spouse, due to requirements under the Internal Revenue Code, income payments will not continue after the death of the first spouse notwithstanding the fact that a Joint Life Payout has been selected. Please consult your tax advisor.

**1. Provide Contract Owner Information**

Name of Contract Owner \_\_\_\_\_  Male  Female  
First MI Last

Mailing Address \_\_\_\_\_  
Street Address City State ZIP Code

Residential Address \_\_\_\_\_  
(if different from mailing address) Street Address City State ZIP Code

Social Security Number/Tax I.D. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(mm/dd/yyyy)

Daytime Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

**2. Provide Joint Owner Information**

Name of Joint Owner \_\_\_\_\_  Male  Female  
First MI Last

Mailing Address \_\_\_\_\_  
Street Address City State ZIP Code

Residential Address \_\_\_\_\_  
(if different from mailing address) Street Address City State ZIP Code

Social Security Number/Tax I.D. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(mm/dd/yyyy)

Daytime Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

**3. Provide Annuitant Information**

Same as Contract Owner

Name of Annuitant \_\_\_\_\_  Male  Female  
First MI Last

Mailing Address \_\_\_\_\_  
Street Address City State ZIP Code

Residential Address \_\_\_\_\_  
(if different from mailing address) Street Address City State ZIP Code

Social Security Number/Tax I.D. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(mm/dd/yyyy)

Daytime Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

Please Continue ➡

**4. Provide Primary and Secondary Beneficiary(ies)**

For additional Primary Beneficiaries, please attach a separate list to the end of this application.

	<i>Primary Beneficiary Name</i>	<i>Address (city, state, zip)</i>	<i>Phone No.</i>	<i>Social Security No.</i>	<i>DOB (mm/dd/yyyy)</i>	<i>Relationship to Contract Annuitant</i>	<i>% of Benefit</i>
1.							
2.							
3.							

For additional Secondary Beneficiaries, please attach a separate list to the end of this application.

	<i>Secondary Beneficiary Name</i>	<i>Address (city, state, zip)</i>	<i>Phone No.</i>	<i>Social Security No.</i>	<i>DOB (mm/dd/yyyy)</i>	<i>Relationship to Contract Annuitant</i>	<i>% of Benefit</i>
1.							
2.							
3.							

**5. Choose Optional Rider**
 **Income Rider**

- The Home Healthcare Doublor feature of the Income Rider is only available if you, the Annuitant, or if the contract will be jointly owned, the Owner and Joint Owner, can perform all of the Activities of Daily Living as defined on page 6 of this Application. Please read the definitions and certify by checking the following box.
- By checking this box, I (we) certify that I (we) am (are) capable presently of performing all six of the Activities of Daily Living defined on page 6 of this Application.

Please Continue ➞

## 6. Choose Type of Annuity Contract and Initial Purchase Allocation

Please select the annuity type:

Non-Qualified  Traditional IRA  Roth IRA  SEP-IRA

Initial Purchase Payment \$ \_\_\_\_\_  
(Minimum \$25,000)

For IRAs only: Current Year \$ \_\_\_\_\_ Prior Year \$ \_\_\_\_\_ Rollover \$ \_\_\_\_\_

### Select Allocation for Initial Purchase Payment\*

- Fixed Account \_\_\_\_\_ %
- S&P 500 Monthly Sum Index Account \_\_\_\_\_ %
- S&P 500 Annual Point to Point Index Account \_\_\_\_\_ %
- 5 Year Annuity Linked TVI Index Account \_\_\_\_\_ %

\*Any subsequent Purchase Payments made to the contract will be allocated to the Fixed Account, but may be transferred to available Index Accounts on the next Contract Anniversary.

## 7. Initial Purchase Payment Information

Please indicate below whether the Initial Purchase Payment listed in section six above will be from a single source or from multiple sources. You must check one of the options below. In addition, if the Initial Purchase Payment is from multiple sources, you must indicate how you would like them handled by Security Benefit since they may be received at different times.

- The entire Initial Purchase Payment is being received from a single deposit.
- The Initial Purchase Payment is being received from multiple sources.

If you indicated that the Initial Purchase is being received from multiple sources, you must check one of the options below. Since the payments may be received by Security Benefit at different times, I instruct Security Benefit to:

- Accept my application and date and issue my contract only after the entire amount listed as the Initial Purchase Payment in section six is received by Security Benefit.
- Process my application once any amount is received by Security Benefit and subsequent amounts received by Security Benefit will be treated as subsequent Purchase Payments and credited to the Fixed Account.

## 8. Provide Replacement Information

Do you have any existing annuity or life insurance policies?  Yes  No

Does this proposed contract replace or change any existing annuity or life insurance policy?  Yes  No

If Yes, please list the company and policy number.

Company Name \_\_\_\_\_ Policy Number \_\_\_\_\_

Company Name \_\_\_\_\_ Policy Number \_\_\_\_\_

## 9. Set Up Electronic Privileges

Transactions may be requested via telephone, Internet, or other electronic means by the Owner and/or servicing sales representative based on instructions of the Owner.

I do NOT wish to authorize electronic privileges.

## 10. Incentives and Other Considerations

Have you or the annuitant been offered any cash incentive or other consideration (such as free insurance) as an inducement to apply for this annuity contract?  Yes  No

Does the owner have an insurable interest in the annuitant?  Yes  No

Please Continue ➔

### 11. Provide Signature

My signature below indicates that the information provided within this application is accurate and true, including my tax identification number.

**I understand that I am applying for a fixed index deferred annuity and realize that while the values of the contract may be affected by an external index, the contract does not directly participate in any equity, bond, other security, or commodities investments. I further understand that index interest credits will not be credited to any amount withdrawn or applied to an annuity option before the end of the index term except for the 5 Year Annuity Linked TVI Index Account. For the 5 Year Annuity Linked TVI Index Account, partial index interest credits will be credited on amounts withdrawn, applied to an annuity option, deducted to pay rider charges after the first contract year. I also understand that only the guaranteed minimum values are guaranteed and no other amounts are guaranteed.**

**I have received and read a copy of the Statement of Understanding for the Security Benefit Secure Income Annuity Plus and have discussed with the producer all my questions.**

**I understand that any amount allocated to the annuity contract for which I am applying may be subject to a market value adjustment, which may cause the values to increase or decrease in dollar amount if withdrawn or surrendered prior to a specified date or dates as stated in the contract and/or a rider or endorsement attached to the contract.**

I understand that (1) 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, (2) such changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes and (3) the amount of charges or reduction of interest credits may exceed the amount of the bonus.

I understand that withdrawals from the contract may be subject to a surrender charge during the surrender charge period.

#### Tax Identification Number Certification

**Instructions:** You must cross out item (2) in the below paragraph if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. For contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct Tax Identification Number.

Under penalties of perjury I certify that (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person (as defined in the IRS Form W-9 instructions).

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X \_\_\_\_\_  
Signature of Contract Owner                      Date (mm/dd/yyyy)                      Signed at (City/State)

X \_\_\_\_\_  
Signature of Joint Owner                      Date (mm/dd/yyyy)

### Insurance Producer's Statement

To the best of your knowledge, does the applicant currently have any existing life insurance policies or annuity contracts?  Yes  No

If Yes, please comment below. (Submit a copy of the Replacement Notice with this application and leave the applicant a copy of any written material presented to the applicant.)

Will the Annuity being purchased replace any prior insurance or annuities of this or any other Company?

No, to the best of my knowledge, this application is not involved in the replacement of any life insurance or annuity contract, as defined in applicable insurance department regulations.

Yes. If Yes, please comment below. I have complied with the requirements for disclosure and/or replacements.

\_\_\_\_\_ I have used only insurer approved sales materials and I have left copies with the applicant.

Print Name of Insurance Producer \_\_\_\_\_ Code \_\_\_\_\_

X \_\_\_\_\_  
Signature of Insurance Producer                      Date (mm/dd/yyyy)

Print Firm Name \_\_\_\_\_

Option  A (default)  B

## State Fraud Disclosures

Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. This state fraud disclosure applies to all jurisdictions except KS, MN and the states listed below.

**AR Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**KY, NM, WV and PA Only** – Any person who, knowingly and with intent to defraud any Insurance Company or other person, files an application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

**CO Only** – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**CT Only** – Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction.

**D.C. Only** – **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

**GA Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**NJ Only** – Any person who includes any false and misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**OK Only** – **WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OR Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a materially false or deceptive statement may be guilty of insurance fraud.

**RI Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**TN and WA Only** – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**TX Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction

**UT and OH Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**VT Only** – Any person who knowingly presents a false or fraudulent claim for the payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

Please Continue ➞

### Important Information About Procedures for Purchasing a New Contract

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who purchases a contract.

What this means to you: When you purchase a contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### Activities of Daily Living Defined

1. Bathing, which means washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. Continence, which means the ability to maintain control of bowel and bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. Dressing, which means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. Eating, which means feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. Toileting, which means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. Transferring, which means moving into or out of a bed, chair or wheelchair.

### Mailing Instructions

#### Checks should be made payable to:

Security Benefit Life Insurance Company  
P.O. Box 750497  
Topeka, Kansas 66675-0497

Mail to: Security Benefit • PO Box 750497 • Topeka, KS 66675-0497 or  
Fax to: 1-785-368-1772  
Visit us online at [www.securitybenefit.com](http://www.securitybenefit.com)

SERFF Tracking #:

SECB-128616329

State Tracking #:

Company Tracking #:

5822

State: Arkansas

Filing Company: Security Benefit Life Insurance Company

TOI/Sub-TOI: A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name: SIA Plus

Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification.pdf			

## CERTIFICATION

I hereby certify that the Flesch reading ease test score for each form as calculated in WORD is as follows:

<b>Form</b>	<b>Readability Score</b>
5700-SIA (10-12)	<b>51.1</b>
5822 (10-12)	<b>50.7</b>
5831 (10-12)	<b>51.3*</b>

\*scored with the base contract form 5700 (3-12)

SECURITY BENEFIT LIFE INSURANCE COMPANY



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Chris Swickard,  
Vice President, Associate General Counsel  
and Assistant Secretary