# **EliteDesigns<sup>®</sup> Variable Annuity**

As an investment-oriented variable annuity, EliteDesigns may help solve for wealth accumulation challenges over the long term.

### Key features

- Designed for the fee-based adviser
- Build an investment portfolio tailored to your client's risk profile and financial goals from more than 300 underlying investment options, including alternative strategies. Or, choose from one of our Target Portfolios by Mesirow.
- Lower product costs paired with tax-deferred portfolio growth may help your clients accumulate wealth faster than in traditional variable annuities.
- Optional return of premium death benefit rider<sup>1</sup>



Your clients may benefit from tax-advantaged annuity payments with EliteDesigns' free Fixed Period Annuity Option - without your clients having to sacrifice control over their contract.

Use our Fixed Period Annuity Option calculator to run hypothetical scenarios to see if your clients could receive more after-tax income earlier in retirement.<sup>2</sup>

#### Learn More About After-Tax Income

Return on investment, inflation and taxes are three significant variables when it comes to achieving investment success. The EliteDesigns Variable Annuity, designed for fee-based advisers, may help address these challenges.

#### Read more about the benefits of EliteDesigns

<sup>1</sup>Provides beneficiaries the greater of the return of Purchase Payments (less withdrawals and premium tax) or the current Contract Value if the contract holder dies before annuity payments have begun, or prior to the payout phase. This feature protects the death benefit from any downside risk from the underlying fund selections. Owners must be age 80 or younger at the time of purchase. This Rider must be selected at the time of contract purchase. 0.35% annual charge.

<sup>2</sup>A combination of adverse investment performance, additional withdrawals and contract fees may reduce the payout amount. This option is not available in New York. Keep in mind this is one of a number of annuity options available under the EliteDesigns Variable Annuity and your personal situation depends on various factors including applicable tax consequences of purchasing, owning, and receiving payments under the EliteDesigns Fixed Period Annuity Option.

## At a glance

**Product name:** EliteDesigns<sup>®</sup> Variable Annuity

**Product type:** Variable Annuity **Minimum Purchase:** \$50,000

Account Type(s): IRA

**Surrender Charges:** None

**Strategy:** 300+ underlying funds

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Annuities are long-term investments, suitable for retirement investing. The investment return and principal value of an investment in a variable annuity will fluctuate and you may have a gain or loss at redemption.

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.

You should carefully consider the investment objectives, risks, charges, and expenses of the investment options available under the variable annuities offered. You may obtain a prospectus and/or summary prospectus that contains this and other information about the investment options or variable annuity by calling our Service Center at 800.888.2461. You should read the prospectus and/or summary prospectus carefully before investing. Investing in variable annuities involves risk and there is no guarantee of investment results.

See the prospectus for complete product details.

The EliteDesigns Variable Annuity, form V6209, is a flexible premium deferred variable annuity issued by **Security Benefit Life Insurance Company** (SBL) and distributed by **Security Distributors**, a subsidiary of SBL. SBL is a subsidiary of Security Benefit Corporation (Security Benefit).

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