# **EliteDesigns® II Variable Annuity**

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

### Key features

- Build a robust investment portfolio tailored to your risk profile and financial goals with more than 300 underlying investment options, including alternative strategies. Or, choose from one of our Target Portfolios by Mesirow.
- Tax-deferred portfolio growth may help accumulate wealth faster.
- Manage your legacy by transferring annuity assets directly to your beneficiaries, bypassing the delays and expenses of probate. An optional death benefit for 0.35% provides the return of purchase premium (less any withdrawals and premium tax) prior to annuitization or death.<sup>1</sup>



Benefit from tax-advantaged annuity payments with the EliteDesigns II free Fixed Period Annuity Option – without sacrificing control over your contract.

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

## Learn More About Higher After-Tax Income Earlier in Retirement

Return on investment, inflation, and taxes are three significant variables when it comes to achieving investment success. The EliteDesigns II Variable Annuity may help address these challenges.

#### Read more about the benefits of EliteDesigns II

#### Talk to your financial professional to see whether an EliteDesigns II Variable Annuity can complement your retirement portfolio.

## At a glance

Product name: EliteDesigns® II 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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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.

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.

<sup>&</sup>lt;sup>1</sup>Owners must be age 80 or younger at the time of purchase. This Rider must be selected at the time of contract purchase.

<sup>&</sup>lt;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 II Fixed Period Annuity Option.

<sup>&</sup>lt;sup>3</sup>0.25% for all subaccounts, except for Dimensional and Vanguard subaccounts, which are 0.65%

See the prospectus for complete product details.

The EliteDesigns II Variable Annuity, form V6209 (11-00), 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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