

## How can EliteDesigns® help save for retirement?

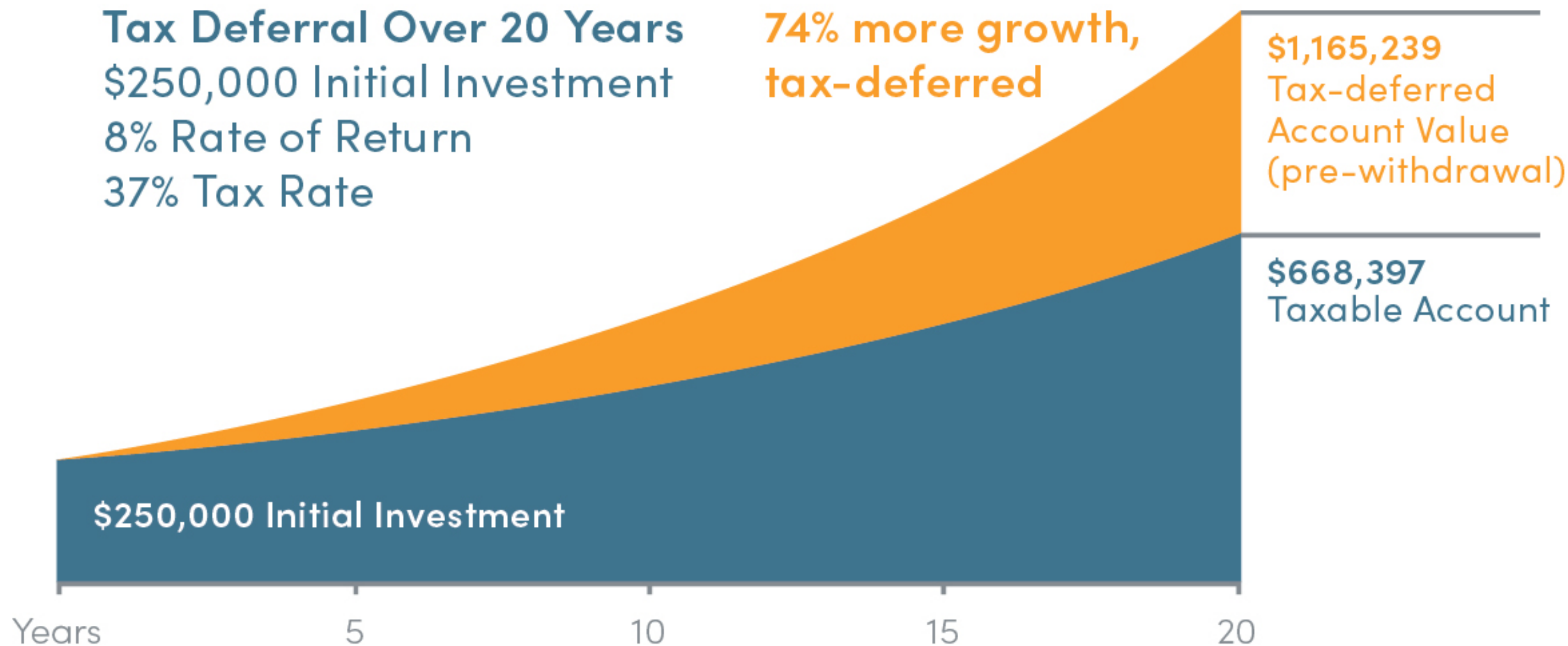
**Market participation and tax-deferred growth can help your clients accumulate wealth over the long term.**

[EliteDesigns](#) offers investment options from some of the industry's most highly regarded money managers. This expertise can help diversify your client's investment portfolio according to their unique wealth accumulation objectives and risk tolerance — from conservative to aggressive.<sup>1</sup>

The contract owner can choose to manage those assets on their own, work with you, or work with a third party investment adviser to help achieve their financial goals.

### **The Power of Tax Deferral**

Below is an example of how a tax-deferred portfolio can help accumulate wealth faster than a similar portfolio that's been taxed along the way. The graph below shows 74% more growth on a tax-deferred portfolio over a taxable portfolio.



SOURCE: Security Benefit, August 7, 2020. The example above assumes an initial investment of \$250,000 with investment earnings of 8% and a federal income tax rate and short-term capital gains tax of 37% and does not reflect the effect of any state taxes. These returns are hypothetical and in no way relate to the actual performance of any investment. The investment return on any particular product may differ substantially. Tax rates and tax treatment of earnings may impact comparative results. The example does not reflect the deduction of the EliteDesigns annuity fees including, mortality and expense risk charge of 0.20% (for contracts with a value over \$500,000, the M&E is waived and thus would have a higher net rate of return); annual administration fee of 0.25% on all subaccounts; an average fund expense of 1.12%, or the 0.35% optional Return of Premium Death Benefit fee. If such fees were deducted, the values illustrated would be reduced. It is important to note that while taxes on amounts invested in an annuity are deferred until withdrawn, upon withdrawal, tax-deferred performance would be reduced by income taxes on gains. Withdrawals are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% IRS penalty tax. Conversely, earnings from investments that do not offer tax deferral are taxed currently, and withdrawals from such an investment are not subject to the penalty tax. Lower maximum tax rates on capital gains and dividends would make the return of the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Some situations such as your personal investment horizon and income tax brackets (both current and anticipated), changes in tax rates and tax treatment of investment earnings may impact the results of this comparison. Each person's situation is different, so these and other considerations must be taken into account when making an investment decision. For illustrative purposes, an income tax and short-term capital gains tax rate of 37% has been used; however, a person's tax rate will likely change over the course of a 20-year period.

**Help your clients manage their legacy**

EliteDesigns offers a standard death benefit that provides a cash payment to your clients' named beneficiaries if he or she dies before annuity payments have begun or prior to the payout phase. The standard death benefit is the amount equal to their current contract value.

Additionally, an optional return of premium death benefit<sup>2</sup> is available (age 80 or younger, and must be purchased at Contract issue). This benefit is equal to the greater of the amount paid into the contract less any withdrawals or fees, or the current contract value. This optional benefit eliminates any downside risk from the underlying funds to death benefit. In addition to a spousal beneficiary, he or she can also name a non-spousal beneficiary, including children, charities or trust. They can choose to pass their contract value down to loved ones or to causes that are important to them by simply naming beneficiary(ies). In doing so, the account will typically bypass probate.

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<sup>1</sup>Diversification does not assure a profit. Not all underlying investment options are suitable for tactical allocation and active trading.

<sup>2</sup>Optional Return of Premium Death Benefit: 0.35% Annual Fee

## Related Products

- [EliteDesigns® II Variable Annuity](#)
- [SecureDesigns® Variable Annuity](#)
- [Variflex® Variable Annuity](#)

## Related Resources

- [EliteDesigns Mesirow Target Portfolios \(PDF\)](#)
- [Mesirow Risk Quiz and Asset Allocation Models \(PDF\)](#)
- [Morningstar® Top-rated Funds in EliteDesigns \(PDF\)](#)
- [Performance](#)
- [2020 Quick Reference Tax Guide \(PDF\)](#)

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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