## **Security Benefit Life's Secret Sauce**

Joe Wittrock, CIO at Security Benefit Life, was featured in a recent article by *Retirement Income Journal*.

It makes perfect sense to use a managed-volatility index inside an FIA. It allows the issuers to offer attractively high participation rates or caps on returns—or even "uncapped" returns. You don't need to cap the returns if the cap is baked into the index.

Read the complete article from *<u>Retirement Income Journal</u>*.

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