

Designed exclusively for Registered Investment Advisors and Third Party Investment Advisors, *AdvisorDesigns* Variable Annuity allows you to target which options best fit your clients' needs. The unbundled annuity is ideal for active trading and executing a variety of investment strategies.

Features	Security Benefit <i>AdvisorDesigns</i>				
Base M & E	Greater Than \$100,000 0.85% \$25,000 to \$100,000 0.95% Less Than \$25,000 1.10%				
Administration and other Fees	Annual Admin Fee – 0.25% to 0.60% (varies by subaccount) Annual Policy Fee – \$30 on accounts less than \$50,000				
Rolling Withdrawal Charge (%)	7, 7, 6, 5, 4, 3, 2, 0 (7 Years)				
Commission	Issue Age < 81		Issue Age ≥ 81		
	Option	Up-Front	Trail yr. 2+	Up-Front	Trail yr. 2+
	A	6.50%	0.00%	2.50%	0.25%
	B ¹	5.00%	0.25%	2.50%	0.25%
	C	2.50%	0.45%	2.50%	0.25%
	D	0.00%	0.65%	0.00%	0.60%
	No Withdrawal Charge ²	Up-Front	Trail yr. 1+		
	0.00%	1.00%			
Optional Riders					
Annual Stepped Up Death Benefit	Annual Charge 0.25%				
Guaranteed Growth Death Benefit (GGDB)	Annual Charge 0.15%, 0.25%, 0.30% or 0.35% Choice of Interest Rate 3%, 5%, 6% or 7%				
Enhanced Death Benefit options (EDB)	Annual Charge 0.25% EDB amount is lesser of 50% of contract gain or 50% of adjusted purchase payments (if contract issued before owner is age 70).				
Guaranteed Minimum Income Benefit (GMIB)	Annual Charge 0.25% or 0.40% Choice of Interest Rate 3% or 5%				
Withdrawal Charge Waiver	Annual Charge 0.05% – Nursing Home, Terminal Illness and Disability				
Extra Credit	Annual Charge 0.40%, 0.55% or 0.70% Bonus Choice of 3%, 4% or 5% M&E charged for 7 yrs.				
Alternate Withdrawal Charge	Annual Charge 0.35% No Withdrawal Charge				
Other Riders featuring Stepped Up, 5% GGDB and/or EDB are also available.					

Basics of *AdvisorDesigns*

Issue Age*	0 – 90
Minimum Initial Purchase	\$10,000
Minimum Subsequent Payment	\$500 (auto purchase – \$50)
Free Withdrawals**	First contract year: 10% of total purchase payments. Subsequent years: 10% of contract value as of beginning of contract year.
Systematic Withdrawal**	Available immediately. Systematic withdrawal is limited to 10%... \$100 minimum.
Investing Strategies	Strategic Tactical Sector Market Timing

World Class Money Managers

*AdvisorDesigns*SM offers clients unlimited trading with 31 specialty investment options from Rydex and 14 buy and hold options managed by nationally recognized money managers.

*Issue age may vary by state. **Withdrawals before age 59½ may be subject to a 10% IRS penalty tax.

¹ Default option. For Option D, trail begins in the 1st month. Refer to your Selling Agreement for complete details on the commission schedule.

² When the Alternate Withdrawal Charge rider is in effect, the Alternate Withdrawal Charge rider commission schedule is used in place of the standard commission schedule. Refer to your Selling Agreement for complete details.

For Sales and Marketing Ideas, Contact the National Sales Center: 1-888-222-3003.

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