

# AdvisorDesigns<sup>SM</sup>



Design Your Future Today

*Patent Pending\**

*\*AdvisorDesigns<sup>SM</sup> Variable Annuity is subject to a pending patent application in the U.S. Patent and Trademark Office.*

 The Security Benefit  
Group of Companies



## Designing a secure tomorrow with Security Benefit

**C**hoices. You make them every day. What to wear, what to eat, where to go and how to get there. It's all part of how you live your life. Some choices are simple, even automatic. But others take foresight and planning. Those are the choices that can affect your future.

With the AdvisorDesigns<sup>SM</sup> Variable Annuity from Security Benefit, you choose the design for investing and retirement that fits your personal style. A design that gives you control. A design that gives you security.



## What do you need for the future?

Designing the right investment plan can be an overwhelming task. Your financial advisor can help you determine your investment needs and goals based on your tolerance for risk and your time horizon. Together, you can determine the obstacles and challenges you may face as you design your plan.

### **Do you want:**

- Tax deferral
- Investments that keep pace with the increasing cost of living
- Professional money management
- Money to pass to your heirs
- Guaranteed income during retirement
- Choice of investment options

### **Are you concerned about:**

- Outliving your income
- Increasing health care costs
- College tuition
- Aging parents and nursing home costs
- Social Security availability
- Changing jobs
- Insufficient pension

An AdvisorDesigns<sup>SM</sup> Variable Annuity can help you design a future that takes your concerns into account and helps you achieve your goals.



## Choosing the right variable annuity design

Variable annuities are designed for tax-deferred investing while also providing an income for retirement and a death benefit for your loved ones.\* With the AdvisorDesigns<sup>SM</sup> Variable Annuity, you choose a basic variable annuity that can also be enhanced for your specific needs by choosing from a variety of optional riders.

While some variable annuities already include features you may not want or need, AdvisorDesigns<sup>SM</sup> allows you to pay for what you choose . . . no more, no less. The basic AdvisorDesigns<sup>SM</sup> Variable Annuity can be purchased at a very competitive price.

*\*Available in the event the owner dies before beginning retirement payments.*

### Basic Fees

#### Contract Value

\$100,000 or more

At least \$25,000 but less than \$100,000

Less than \$25,000

#### Annual Mortality & Expense Risk Charge\*\*

0.85%

0.95%

1.10%

*\*\*For base contract only. Base contract is also subject to a 0.25% administration fee. Accounts less than \$50,000 will be charged an annual policy fee of \$30.*

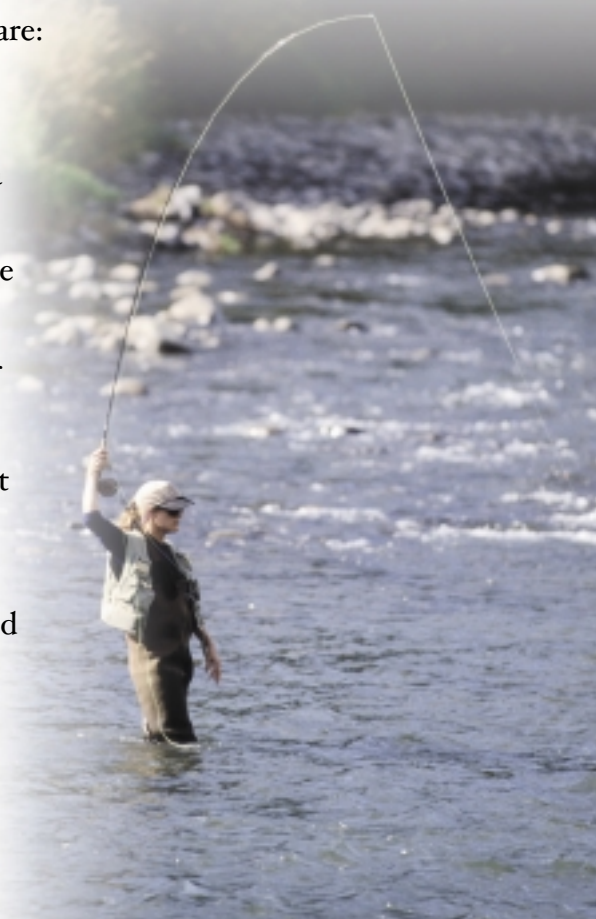
### Choices for You

AdvisorDesigns<sup>SM</sup> offers you choices. Among them are:

- A variety of enhanced death benefit options
- Extra protection for your retirement income
- Credit enhancement to give your investment a boost
- Waiver of withdrawal charges for nursing home confinement, terminal illness or disability
- Alternate withdrawal charge for access to your money when you need it

When choosing riders, please note that you may not choose a combination of riders that cost, in total, more than 2.00% of your contract value. Refer to the individual rider sheets for fees and other detailed information.

*Riders have additional charges. Refer to the prospectus for details. Your total yearly charges will depend on which riders you choose.*



## The basics of AdvisorDesigns<sup>SM</sup>

<b>Issue Ages*</b>	0-90																														
<b>Minimum Initial Purchase</b>	\$10,000																														
<b>Minimum Subsequent Payment</b>	\$500																														
<b>Minimum Auto Purchase</b>	\$50																														
<b>Administration Fee</b>	0.25% to 0.60% (Varies by Subaccount)																														
<b>Annual Policy Fee</b>	\$30 on accounts less than \$50,000, calculated on each contract anniversary																														
<b>Transfers</b>	Unlimited** between subaccounts \$500 minimum ( <i>See prospectus for complete details</i> )																														
<b>Withdrawal Charges Based on Purchase Payments</b>	<table> <tr> <td>Purchase Payment</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Age (in years)</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8+</td> <td></td> </tr> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td></td> </tr> </table>	Purchase Payment										Age (in years)	1	2	3	4	5	6	7	8+		Charge	7%	7%	6%	5%	4%	3%	2%	0%	
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Charge	7%	7%	6%	5%	4%	3%	2%	0%																							
<b>Free Withdrawals<sup>+</sup></b>	<p>First contract year: 10% of total purchase payments may be withdrawn without a withdrawal charge.</p> <p>Subsequent years: 10% of the contract value as of the beginning of the contract year may be withdrawn without a withdrawal charge</p>																														

\*Issue age may vary with state.

\*\*SBL reserves the right at a future date to limit the number of transfers to 14 in a contract year.

<sup>+</sup>Withdrawals before age 59½ may be subject to a 10% IRS penalty tax.

### **Systematic Withdrawal\***

Available immediately  
Systematic withdrawals permitted under Free Withdrawals  
subject to 10% limit  
\$100 minimum

### **Standard Death Benefit\*\***

During the accumulation period and if  
the age of each owner is less than 81 at time of purchase,  
death benefit is greater of return of purchase payments  
(less withdrawals and premium tax) or account value. The  
death benefit is account value only if the owner is 81 or  
older at time of purchase. With AdvisorDesigns,<sup>SM</sup> you also  
may choose a variety of alternate death benefits.

### **Investing Strategies**

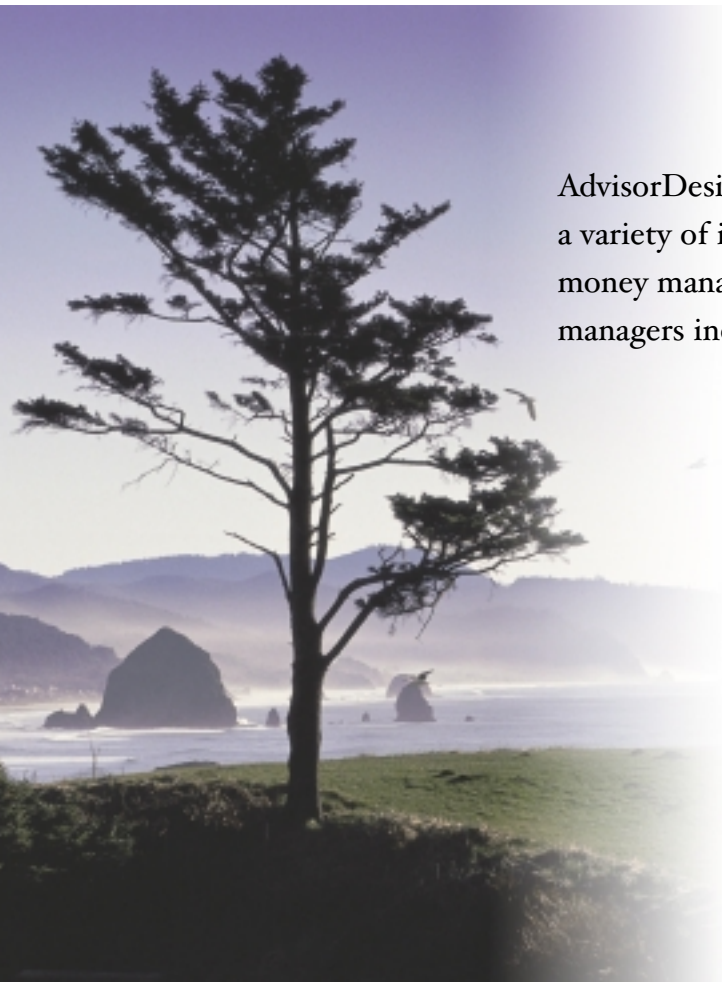
See your financial advisor for the right strategies for you.

*\*Withdrawals before age 59½ may be subject to a 10% IRS penalty tax.*

*\*\*The death benefit is account value only if proof of death and instructions regarding payment are not received  
by Security Benefit within six months of the Owner's death.*



Designed to work for you



AdvisorDesigns<sup>SM</sup> gives you the choice of reaching your goals using a variety of investment options from some of the most recognized money managers in the financial industry. Our world-class money managers include:



**Federated**

WORLD-CLASS INVESTMENT MANAGER  
FEDERATED INVESTMENT MANAGEMENT COMPANY



FIDELITY MANAGEMENT & RESEARCH CO.



FRANKLIN TEMPLETON  
INVESTMENTS  
FRANKLIN ADVISERS, INC.



## Designing your future with Security Benefit

### **We know Wall Street and Main Street<sup>SM</sup>**

Since 1892 Security Benefit has been helping people build financially secure futures. It's a disciplined focus we've developed by combining the characteristics of friendly, courteous Main Street with the cutting-edge expertise of Wall Street.

### **Our main business is variable annuities**

Security Benefit was one of the first companies in the United States to introduce variable annuities and to pioneer many of the product features found in today's quality variable annuities.

### **You benefit from world-class service**

Our world-class service is consistently recognized by Dalbar, Inc., an independent financial services research firm.\* Additionally, insurance industry analysts give Security Benefit high marks for financial quality.\*\*

*\* Dalbar ratings are not representative of any one client's experience and do not assure any future level of service.*

*\*\*Security Benefit Life is currently rated A+ Superior by A.M. Best. Ratings are performed by independent, third-party rating agencies and bear no relation to the investment performance of assets held in any of Security Benefit Life Insurance Company's separate accounts. Rather, they are good benchmarks of the security and stability of the issuing insurance company.*

*A.M. Best's rating represents an overall opinion of an insurance company's ability to meet its obligations to policyholders and is derived by evaluating the financial strength, operating performance and market profile of an insurance company in comparison with quantitative and qualitative standards of a peer life/health industry composite. A.M. Best ratings range from A++ (superior) to F (in liquidation).*

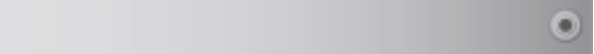


## Your choice for a secure future

An AdvisorDesigns<sup>SM</sup> Variable Annuity from Security Benefit offers you something special – the ability to design your own future financial security. With an AdvisorDesigns<sup>SM</sup> Variable Annuity you benefit from low fees, a choice of riders, tax deferral, professional money management, guaranteed income during retirement and a variety of investment options. It's your choice for a secure future!

Talk to your financial advisor about AdvisorDesigns<sup>SM</sup> and begin planning today for a financially secure tomorrow.





*AdvisorDesigns<sup>SM</sup> Variable Annuity is issued by Security Benefit Life Insurance Company and is distributed by Security Distributors, Inc.*

*The investment return and principal value of an investment into the variable series of AdvisorDesigns<sup>SM</sup> Variable Annuity will fluctuate and you may have a gain or loss at redemption. This material is not to be distributed unless accompanied or preceded by current AdvisorDesigns<sup>SM</sup> and Underlying Fund Prospectuses. This brochure relates to policy form V6029. This policy has limitations. Call a representative for cost and complete details of coverage.*

*AdvisorDesigns<sup>SM</sup> Variable Annuity is subject to a pending patent application in the U.S. Patent and Trademark Office.*

*The AdvisorDesigns<sup>SM</sup> Variable Annuity Policy and/or certain Riders may not be available in all states.*



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