SECURITY BENEFIT

AdvisorDesigns℠ Variable Annuity

Give your clients some choices

SECURITY Solutions

Your clients want choices. But they also want those choices to be *affordable, smart* and *flexible*, especially when it comes to designing their financial plans. With AdvisorDesigns you're able to address each of these concerns.

Price

- Highly competitive M&E charge decreases as account grows (base contract)
  - $100,000 or more 0.85%
  - $25,000 to $99,999 0.95%
  - Less than $25,000 1.10%

  Administration fee: 0.25% to 0.60% (varies by subaccount)
  Accounts less than $50,000 will be charged a $30 annual policy fee.

- Low cost allows clients to take advantage of:
  - Tax deferral for active asset allocation strategies: strategic, tactical, sector rotation and dynamic
  - Tax free exchanges between all subaccounts
  - A guaranteed death benefit
  - Automatic DCA
  - Asset allocation

Flexibility

- Innovative design[1]
- 13 Rider options
- No withdrawal charge options
- Extra credit (3%, 4% or 5%)
- Death benefits
  - Annual step up
  - Guaranteed growth death benefit (GGDB) (3%, 5%, 6% or 7%)[2]
  - Combined annual step up and GGDB
- Living benefits
  - Guaranteed minimum income (3% or 5%)
- Withdrawal Charge Waivers[2]
  - Nursing Home
  - Terminal Illness
  - Disability
- Highly competitive compensation

	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[3]	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	**Up-Front**	**Trail yr. 1+**		
Charge[4]	0.00%	1.00%		

For Broker/Dealer Use Only.

7589 K (R7-01)
22-75892-10

The Security Benefit Group of Companies

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Preference

- A total of 38 fund options
- Unlimited trading with 24 advisor-friendly specialty funds from Rydex Funds
- 14 Buy and hold funds managed by nationally recognized money managers

Specialty Funds

RYDEX FUNDS

Sector Funds: *Banking, Basic Materials, Biotechnology, Consumer Products, Electronics, Energy, Energy Services, Financial Services, Health Care, Internet, Leisure, Precious Metals, Retailing, Technology, Telecommunications, Transportation, Utilities*

Index Funds: *Arktos, Large-Cap Europe, Large-Cap Japan, Nova, OTC, Ursa*

Money Market: *US Government Money Market*

Core Funds

AIM
Capital Appreciation
FEDERATED
High Income Bond II
US Government Securities II
FIDELITY
VIP II Contrafund
VIP II Index 500
VIP II Investment Grade Bond
VIP III Growth Opportunities

FRANKLIN
Small Cap
NEUBERGER BERMAN
Partners
Guardian Trust
OPPENHEIMERFUNDS
Global
STRONG
Opportunity II
TEMPLETON
Developing Markets
International

For Sales and Marketing ideas, contact the National Sales Center: **1-888-222-3003.**

AdvisorDesigns Variable Annuity is issued by Security Benefit Life Insurance Company and is distributed by Security Distributors, Inc. The AdvisorDesigns Variable Annuity policy and/or certain riders may not be available in all states.

[1] AdvisorDesigns Variable Annuity is subject to a pending patent application in the US Patent and Trade Mark Office.
[2] Not available in all states.
[3] Default option. For Option D, trail begins in the1st month. Refer to your Selling Agreement for complete details on the commission schedule.
[4] 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.

www.securitybenefit.com

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700 SW Harrison St., Topeka, Kansas 66636-0001

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