

PRODUCT ENHANCEMENTS

- ◆ More World Class Money Managers for SecureDesigns® and AdvisorDesigns®
- ◆ DCA + Accounts for SecureDesigns

Effective May 1, 2003, the AdvisorDesigns and SecureDesigns variable annuities include enhancements designed to make the products even more attractive to you and your clients.

Here is a quick glance at what's new with our unbundled variable annuities:

AdvisorDesigns

- Four additional investment options:
 - PIMCO Real Return Portfolio
 - PIMCO Total Return Portfolio
 - RYDEX Juno Fund
 - SBL Small Cap Value (Strong)

P I M C O



SecureDesigns

- 11 additional investment options
 - AIM V.I. Basic Value Fund
 - AIM V.I. Mid Cap Core Equity Fund
 - American Century VP Ultra Fund
 - American Century VP Value Fund
 - INVESCO VIF-Real Estate Opportunity
 - INVESCO VIF-Health Sciences
 - OppenheimerFunds Main Street Small Cap Fund/VA®
 - PIMCO All Asset Portfolio
 - PIMCO Real Return Portfolio
 - PIMCO Low Duration Portfolio
 - RYDEX Sector Rotation Fund



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DCA+ Accounts

Now you can provide clients an enhanced interest rate while utilizing dollar cost averaging.* The SecureDesigns DCA+ accounts can help create a smooth transition from conservative to more aggressive investing.

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SecureDesigns and AdvisorDesigns variable annuities are offered by Security Benefit Life Insurance Company and distributed by Security Distributors, Inc.

*Dollar cost averaging does not assure a profit and does not protect against loss in a declining market.

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