

Trading Rules



Revised May 1, 2026

This Trading Rules document applies to certain variable annuities issued by **Security Benefit Life Insurance Company** (SBL) and **First Security Benefit Life Insurance and Annuity Company of New York** (FSBL), Albany, NY, and to mutual fund retirement products offered by Security Benefit.

Trading rules are in effect only on the investment options not designed for frequent trading. The rule parameters may be adjusted periodically based on feedback from the portfolio managers of the underlying investment options.

Call **800-888-2461** if you have any questions regarding the trading rules.

What are the rules?

- I. Transfer Block Restriction Period
 - a. Subaccounts have a maximum transfer buy amount restriction of \$2,000,000.
 - b. Applies only on Subaccount transfer amounts greater than \$5,000, with the exception of the T. Rowe Price funds which have no dollar threshold.
 - c. Once a transfer between Subaccounts occurs, a Transfer Block Restriction Period is activated on the redeeming Subaccount. Future transfers back into that same Subaccount will be blocked for a period up to 90 calendar days.
 - d. Current Transfer Block Restriction Period durations range from 30 to 90 calendar days and are listed by Subaccount on the following pages.
- II. Wide Open
 - a. Subaccounts have no maximum transfer buy amount restriction.
 - b. Subaccounts have NO Transfer Block Restriction Period.

Although the Transfer Block Restriction and Wide Open rules are the only rules listed here, there may be some Subaccounts that have not transitioned to a Transfer Block Restriction Rule, but maintain its predecessor Rule – the Round Trip Rule. Such Subaccounts are listed in the following tables along with the respective Round Trip Rule.

In all states except New York, variable annuities are issued by SBL. In New York, variable annuities are issued by FSBL. SBL is not authorized in the state of New York and does not transact the business of insurance in the state of New York. Securities are distributed by **Security Distributors**. Security Distributors is a subsidiary of SBL. SBL and FSBL are affiliates and are subsidiaries of SBL Holdings, Inc. (“Security Benefit”).

The AdvanceDesigns Variable Annuity, EliteDesigns Variable Annuity, EliteDesigns II Variable Annuity, SecureDesigns Variable Annuity, AdvisorDesigns Variable Annuity, NEA Valuebuilder Variable Annuity and Security Benefit Advisor Variable Annuity (form V6029) are flexible purchase payment deferred variable annuities issued by SBL. The AdvanceDesigns Variable Annuity (form FSB234 (5-04)), the EliteDesigns Variable Annuity (form FSB242 (1-07)), the EliteDesigns II Variable Annuity (form FSB254 (5-13)), SecureDesigns Variable Annuity (form FSB236 (10-10)), and the AdvisorDesigns Variable Annuity (form FSB216 (6-07)), are flexible purchase payment deferred variable annuities issued by FSBL.

The Variflex Variable Annuity (form V6023), and the Variflex LS Variable Annuity (form V6022) are flexible purchase payment deferred variable annuities issued by SBL.

FINANCIAL PROFESSIONAL USE ONLY



SECURITY BENEFIT LIFE
INSURANCE COMPANY

FIRST SECURITY BENEFIT LIFE INSURANCE
AND ANNUITY COMPANY OF NEW YORK

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AdvanceDesigns® Variable Annuity

Investment Option	Trading Rule
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
ClearBridge Variable Growth	Transfer Block Restriction Period - 30 days
ClearBridge Variable Small Cap Growth	Transfer Block Restriction Period - 30 days
Franklin Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Global Discovery VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small Cap Value VIP Fund	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Core Plus Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Enterprise	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Research	Transfer Block Restriction Period - 30 days
LVIP American Century Mid Cap Value	Transfer Block Restriction Period - 30 days
LVIP American Century Ultra	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Equity	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days

AdvanceDesigns® Variable Annuity

Investment Option	Trading Rule
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
Royce Micro-Cap	Transfer Block Restriction Period - 30 days
Western Asset Variable Global High Yield Bond	Transfer Block Restriction Period - 30 days

¹New purchases into this subaccount are limited to contract holders who had an investment in the subaccount as of the date it was closed and who maintain such investment.

AdvisorDesigns® Variable Annuity

Investment Option	Trading Rule
Allspring Opportunity VT	Transfer Block Restriction Period - 30 days
Federated Hermes Fund for U.S. Government Securities II	Wide Open
Federated Hermes High Income Bond II	2 round trips per 12 month period
Fidelity® VIP Contrafund®	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth Opportunities	Transfer Block Restriction Period - 60 days
Fidelity® VIP Index 500	Transfer Block Restriction Period - 60 days
Fidelity® VIP Investment Grade Bond	Transfer Block Restriction Period - 60 days
Franklin Small-Mid Cap Growth VIP Fund	Transfer Block Restriction Period - 30 days
Guggenheim VIF Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Invesco V.I. American Franchise	Transfer Block Restriction Period - 30 days
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
PIMCO VIT Total Return	Transfer Block Restriction Period - 30 days
Rydex VIF Banking	Wide Open
Rydex VIF Basic Materials	Wide Open
Rydex VIF Biotechnology	Wide Open
Rydex VIF Commodities Strategy	Wide Open
Rydex VIF Consumer Products	Wide Open
Rydex VIF Dow 2x Strategy	Wide Open
Rydex VIF Electronics	Wide Open
Rydex VIF Energy	Wide Open
Rydex VIF Energy Services	Wide Open
Rydex VIF Europe 1.25x Strategy	Wide Open
Rydex VIF Financial Services	Wide Open
Rydex VIF Government Long Bond 1.2x Strategy	Wide Open
Rydex VIF Health Care	Wide Open
Rydex VIF Internet	Wide Open
Rydex VIF Inverse Dow 2x Strategy	Wide Open
Rydex VIF Inverse Government Long Bond Strategy	Wide Open
Rydex VIF Inverse Mid-Cap Strategy	Wide Open
Rydex VIF Inverse NASDAQ-100® Strategy	Wide Open
Rydex VIF Inverse Russell 2000® Strategy	Wide Open
Rydex VIF Inverse S&P 500 Strategy	Wide Open
Rydex VIF Japan 2x Strategy	Wide Open

AdvisorDesigns® Variable Annuity

Investment Option	Trading Rule
Rydex VIF Leisure	Wide Open
Rydex VIF Mid-Cap 1.5x Strategy	Wide Open
Rydex VIF NASDAQ-100®	Wide Open
Rydex VIF NASDAQ-100® 2x Strategy	Wide Open
Rydex VIF Nova	Wide Open
Rydex VIF Precious Metals	Wide Open
Rydex VIF Real Estate	Wide Open
Rydex VIF Retailing	Wide Open
Rydex VIF Russell 2000® 1.5x Strategy	Wide Open
Rydex VIF Russell 2000® 2x Strategy	Wide Open
Rydex VIF S&P 500 2x Strategy	Wide Open
Rydex VIF S&P 500 Pure Growth	Wide Open
Rydex VIF S&P 500 Pure Value	Wide Open
Rydex VIF S&P MidCap 400 Pure Growth	Wide Open
Rydex VIF S&P MidCap 400 Pure Value	Wide Open
Rydex VIF S&P SmallCap 600 Pure Growth	Wide Open
Rydex VIF S&P SmallCap 600 Pure Value	Wide Open
Rydex VIF Strengthening Dollar 2x Strategy	Wide Open
Rydex VIF Technology	Wide Open
Rydex VIF Telecommunications	Wide Open
Rydex VIF Transportation	Wide Open
Rydex VIF U.S. Government Money Market	Wide Open
Rydex VIF Utilities	Wide Open
Rydex VIF Weakening Dollar 2x Strategy	Wide Open
Templeton Emerging Markets VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Foreign VIP Fund	Transfer Block Restriction Period - 30 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
AB Discovery Value	Transfer Block Restriction Period - 30 days
AB Relative Value	Transfer Block Restriction Period - 30 days
AB Sustainable Global Thematic	Transfer Block Restriction Period - 30 days
AB VPS Dynamic Asset Allocation	Transfer Block Restriction Period - 30 days
AFIS Capital World Growth and Income	Transfer Block Restriction Period - 30 days
AFIS U.S. Government Securities	Transfer Block Restriction Period - 30 days
AFIS Washington Mutual Investors	Transfer Block Restriction Period - 30 days
Alger Capital Appreciation	Transfer Block Restriction Period - 30 days
Alger Large Cap Growth	Transfer Block Restriction Period - 30 days
Allspring Opportunity VT	Transfer Block Restriction Period - 30 days
Allspring VT Discovery All Cap Growth	Transfer Block Restriction Period - 30 days
ALPS/Alerian Energy Infrastructure	Transfer Block Restriction Period - 30 days
American Funds IS® Asset Allocation	Transfer Block Restriction Period - 30 days
American Funds IS® Capital World Bond	Transfer Block Restriction Period - 30 days
American Funds IS® EUPAC Fund™	Transfer Block Restriction Period - 30 days
American Funds IS® Global Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth-Income	Transfer Block Restriction Period - 30 days
American Funds IS® International Growth and Income	Transfer Block Restriction Period - 30 days
American Funds IS® Mortgage	Transfer Block Restriction Period - 30 days
American Funds IS® New World	Transfer Block Restriction Period - 30 days
American Funds IS® SMALLCAP World Fund®	Transfer Block Restriction Period - 30 days
BlackRock Advantage Large Cap Core V.I.	Transfer Block Restriction Period - 30 days
BlackRock Basic Value V.I.	Transfer Block Restriction Period - 30 days
BlackRock Capital Appreciation V.I.	Transfer Block Restriction Period - 30 days
BlackRock Equity Dividend V.I.	Transfer Block Restriction Period - 30 days
BlackRock Global Allocation V.I.	Transfer Block Restriction Period - 30 days
BlackRock High Yield V.I.	Transfer Block Restriction Period - 30 days
BlackRock Large Cap Focus Growth V.I.	Transfer Block Restriction Period - 30 days
BNY Mellon IP Small Cap Stock Index	Transfer Block Restriction Period - 60 days
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
BNY Mellon Stock Index	Transfer Block Restriction Period - 60 days
BNY Mellon VIF Appreciation	Transfer Block Restriction Period - 60 days
Dimensional VA Equity Allocation	Transfer Block Restriction Period - 30 days
Dimensional VA Global Bond Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA Global Moderate Allocation	Transfer Block Restriction Period - 30 days
Dimensional VA International Small Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA International Value Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA Short-Term Fixed Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA U.S. Large Value Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA U.S. Targeted Value Portfolio	Transfer Block Restriction Period - 30 days
Donoghue Forlines Dividend VIT Fund	Wide Open
Donoghue Forlines Momentum VIT Fund	Wide Open
DWS Small Mid Cap Value VIP	Transfer Block Restriction Period - 30 days
Eaton Vance VT Floating-Rate Income	Transfer Block Restriction Period - 90 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
Federated Hermes Fund for U.S. Government Securities II	Wide Open
Federated Hermes High Income Bond II	2 round trips per 12 month period
Fidelity® VIP Balanced	Transfer Block Restriction Period - 60 days
Fidelity® VIP Contrafund®	Transfer Block Restriction Period - 60 days
Fidelity® VIP Disciplined Small Cap	Transfer Block Restriction Period - 60 days
Fidelity® VIP Emerging Markets	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth & Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth Opportunities	Transfer Block Restriction Period - 60 days
Fidelity® VIP High Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Index 500	Transfer Block Restriction Period - 60 days
Fidelity® VIP Investment Grade Bond	Transfer Block Restriction Period - 60 days
Fidelity® VIP Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® VIP Overseas	Transfer Block Restriction Period - 60 days
Fidelity® VIP Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® VIP Strategic Income	Transfer Block Restriction Period - 60 days
Franklin DynaTech VIP	Transfer Block Restriction Period - 30 days
Franklin Growth and Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Large Cap Growth VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Global Discovery VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Shares VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Rising Dividends VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small Cap Value VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small-Mid Cap Growth VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Strategic Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin U.S. Government Securities VIP Fund	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT International Equity Insights	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Large Cap Value	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Mid Cap Growth	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Mid Cap Value	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Small Cap Equity Insights	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Strategic Growth	Transfer Block Restriction Period - 30 days
Guggenheim VIF Floating Rate Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Global Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Franchise	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Balanced-Risk Allocation	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Core Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equally-Weighted S&P 500	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Strategic Income	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Growth and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. High Yield	Transfer Block Restriction Period - 30 days
Invesco V.I. International Growth Fund	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Small Cap Equity	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - December	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - June	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - March	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - September	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Enterprise	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Forty	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Overseas	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Research	Transfer Block Restriction Period - 30 days
Lord Abbett Series Bond-Debenture VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Developing Growth VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Dividend Growth VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Fundamental Equity VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Growth and Income VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Growth Opportunities VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Mid Cap Stock VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Total Return VC	Transfer Block Restriction Period - 30 days
LVIP American Century Inflation Protection	Transfer Block Restriction Period - 30 days
LVIP American Century International	Transfer Block Restriction Period - 30 days
LVIP American Century Mid Cap Value	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
LVIP Avantis Large Cap Value	Transfer Block Restriction Period - 30 days
LVIP JPMorgan Core Bond	Transfer Block Restriction Period - 30 days
LVIP JPMorgan Small Cap Core	Transfer Block Restriction Period - 30 days
LVIP JPMorgan U.S. Equity	Transfer Block Restriction Period - 30 days
MFS VIT New Discovery	Transfer Block Restriction Period - 30 days
MFS® VIT Emerging Markets Equity	Transfer Block Restriction Period - 30 days
MFS® VIT Global Tactical Allocation	Transfer Block Restriction Period - 30 days
MFS® VIT High Yield	Transfer Block Restriction Period - 30 days
MFS® VIT II MA Investors Growth Stock	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT International Intrinsic Equity	Transfer Block Restriction Period - 30 days
MFS® VIT Investors Trust	Transfer Block Restriction Period - 30 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
MFS® VIT Research	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return Bond	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Debt	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Morningstar Aggressive Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Balanced ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Conservative ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Income and Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
Nomura VIP Asset Strategy	Transfer Block Restriction Period - 60 days
Nomura VIP Balanced	Transfer Block Restriction Period - 60 days
Nomura VIP Core Equity	Transfer Block Restriction Period - 60 days
Nomura VIP Energy	Transfer Block Restriction Period - 60 days
Nomura VIP Global Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Growth	Transfer Block Restriction Period - 60 days
Nomura VIP High Income	Transfer Block Restriction Period - 60 days
Nomura VIP International Core Equity	Transfer Block Restriction Period - 60 days
Nomura VIP Limited-Term Bond	Transfer Block Restriction Period - 60 days
Nomura VIP Mid Cap Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Natural Resources	Transfer Block Restriction Period - 60 days
Nomura VIP Science and Technology	Transfer Block Restriction Period - 60 days
Nomura VIP Small Cap Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Smid Cap Core	Transfer Block Restriction Period - 60 days
Nomura VIP Value	Transfer Block Restriction Period - 60 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged)	Transfer Block Restriction Period - 30 days
PIMCO VIT Global Managed Asset Allocation	Transfer Block Restriction Period - 30 days
PIMCO VIT High Yield	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
PIMCO VIT Short-Term	Transfer Block Restriction Period - 30 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
PIMCO VIT Total Return	Transfer Block Restriction Period - 30 days
Putnam VT Core Equity	Transfer Block Restriction Period - 30 days
Putnam VT Diversified Income	Transfer Block Restriction Period - 30 days
Putnam VT Global Asset Allocation	Transfer Block Restriction Period - 30 days
Putnam VT High Yield	Transfer Block Restriction Period - 30 days
Putnam VT Income	Transfer Block Restriction Period - 30 days
Putnam VT Large Cap Growth	Transfer Block Restriction Period - 30 days
Putnam VT Large Cap Value	Transfer Block Restriction Period - 30 days
Putnam VT Small Cap Growth	Transfer Block Restriction Period - 30 days
Rydex VIF Banking	Wide Open
Rydex VIF Basic Materials	Wide Open
Rydex VIF Biotechnology	Wide Open
Rydex VIF Commodities Strategy	Wide Open
Rydex VIF Consumer Products	Wide Open
Rydex VIF Dow 2x Strategy	Wide Open
Rydex VIF Electronics	Wide Open
Rydex VIF Energy	Wide Open
Rydex VIF Energy Services	Wide Open
Rydex VIF Europe 1.25x Strategy	Wide Open
Rydex VIF Financial Services	Wide Open
Rydex VIF Government Long Bond 1.2x Strategy	Wide Open
Rydex VIF Health Care	Wide Open
Rydex VIF High Yield Strategy	Wide Open
Rydex VIF Internet	Wide Open
Rydex VIF Inverse Dow 2x Strategy	Wide Open
Rydex VIF Inverse Government Long Bond Strategy	Wide Open
Rydex VIF Inverse Mid-Cap Strategy	Wide Open
Rydex VIF Inverse NASDAQ-100® Strategy	Wide Open
Rydex VIF Inverse Russell 2000® Strategy	Wide Open
Rydex VIF Inverse S&P 500 Strategy	Wide Open
Rydex VIF Japan 2x Strategy	Wide Open
Rydex VIF Leisure	Wide Open
Rydex VIF Mid-Cap 1.5x Strategy	Wide Open
Rydex VIF NASDAQ-100®	Wide Open
Rydex VIF NASDAQ-100® 2x Strategy	Wide Open
Rydex VIF Nova	Wide Open
Rydex VIF Precious Metals	Wide Open
Rydex VIF Real Estate	Wide Open
Rydex VIF Retailing	Wide Open
Rydex VIF Russell 2000® 1.5x Strategy	Wide Open
Rydex VIF Russell 2000® 2x Strategy	Wide Open
Rydex VIF S&P 500 2x Strategy	Wide Open
Rydex VIF S&P 500 Pure Growth	Wide Open
Rydex VIF S&P 500 Pure Value	Wide Open
Rydex VIF S&P MidCap 400 Pure Growth	Wide Open

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
Rydex VIF S&P MidCap 400 Pure Value	Wide Open
Rydex VIF S&P SmallCap 600 Pure Value	Wide Open
Rydex VIF Strengthening Dollar 2x Strategy	Wide Open
Rydex VIF Technology	Wide Open
Rydex VIF Telecommunications	Wide Open
Rydex VIF Transportation	Wide Open
Rydex VIF U.S. Government Money Market	Wide Open
Rydex VIF Utilities	Wide Open
Rydex VIF Weakening Dollar 2x Strategy	Wide Open
T. Rowe Price Blue Chip Growth	Transfer Block Restriction Period - 30 days
T. Rowe Price Equity Income	Transfer Block Restriction Period - 30 days
T. Rowe Price Health Sciences	Transfer Block Restriction Period - 30 days
T. Rowe Price Limited-Term Bond	Transfer Block Restriction Period - 30 days
Templeton Emerging Markets VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Foreign VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Global Bond VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Growth VIP Fund	Transfer Block Restriction Period - 30 days
Third Avenue Value	Transfer Block Restriction Period - 90 days
TOPS® Aggressive ETF	Transfer Block Restriction Period - 30 days
TOPS® Balanced ETF	Transfer Block Restriction Period - 30 days
TOPS® Conservative ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Balanced ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Moderate ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Moderately Aggressive ETF	Transfer Block Restriction Period - 30 days
TOPS® Moderate ETF	Transfer Block Restriction Period - 30 days
TOPS® Moderately Aggressive ETF	Transfer Block Restriction Period - 30 days
VanEck VIP Global Gold	Transfer Block Restriction Period - 30 days
VanEck VIP Global Resources	Transfer Block Restriction Period - 30 days
Vanguard® VIF Balanced	Transfer Block Restriction Period - 30 days
Vanguard® VIF Capital Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF Conservative Allocation	Transfer Block Restriction Period - 30 days
Vanguard® VIF Diversified Value	Transfer Block Restriction Period - 30 days
Vanguard® VIF Equity Income	Transfer Block Restriction Period - 30 days
Vanguard® VIF Equity Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Global Bond Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF High Yield Bond	Transfer Block Restriction Period - 30 days
Vanguard® VIF International	Transfer Block Restriction Period - 30 days
Vanguard® VIF Mid-Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Moderate Allocation	Transfer Block Restriction Period - 30 days
Vanguard® VIF Real Estate Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Short Term Investment Grade	Transfer Block Restriction Period - 30 days
Vanguard® VIF Small Company Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Total International Stock Market Index	Transfer Block Restriction Period - 30 days

EliteDesigns® Variable Annuity

Investment Option	Trading Rule
Vanguard® VIF Total Stock Market Index	Transfer Block Restriction Period - 30 days
Victory Pioneer Bond VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer Equity Income VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer High Yield VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer Strategic Income VCT	Transfer Block Restriction Period - 30 days
Virtus Duff & Phelps Real Estate Securities Series	Transfer Block Restriction Period - 30 days
Virtus KAR Small-Cap Growth Series	Transfer Block Restriction Period - 30 days
Virtus Newfleet Multi-Sector Intermediate Bond Series	Transfer Block Restriction Period - 30 days
Virtus SGA International Growth Series	Transfer Block Restriction Period - 30 days
Virtus Tactical Allocation Series	Transfer Block Restriction Period - 30 days
Voya MidCap Opportunities Portfolio	Transfer Block Restriction Period - 30 days
VY CBRE Global Real Estate Portfolio	Transfer Block Restriction Period - 30 days
VY® Columbia Real Estate Portfolio	Transfer Block Restriction Period - 30 days
Western Asset Variable Global High Yield Bond	Transfer Block Restriction Period - 30 days

¹New purchases into this subaccount are limited to contract holders who had an investment in the subaccount as of the date it was closed and who maintain such investment.

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
AB Discovery Value	Transfer Block Restriction Period - 30 days
AB Relative Value	Transfer Block Restriction Period - 30 days
AB Sustainable Global Thematic	Transfer Block Restriction Period - 30 days
AB VPS Dynamic Asset Allocation	Transfer Block Restriction Period - 30 days
AFIS Capital World Growth and Income	Transfer Block Restriction Period - 30 days
AFIS U.S. Government Securities	Transfer Block Restriction Period - 30 days
AFIS Washington Mutual Investors	Transfer Block Restriction Period - 30 days
Alger Capital Appreciation	Transfer Block Restriction Period - 30 days
Alger Large Cap Growth	Transfer Block Restriction Period - 30 days
Allspring Opportunity VT	Transfer Block Restriction Period - 30 days
Allspring VT Discovery All Cap Growth	Transfer Block Restriction Period - 30 days
ALPS/Alerian Energy Infrastructure	Transfer Block Restriction Period - 30 days
American Funds IS® Asset Allocation	Transfer Block Restriction Period - 30 days
American Funds IS® Capital World Bond	Transfer Block Restriction Period - 30 days
American Funds IS® EUPAC Fund™	Transfer Block Restriction Period - 30 days
American Funds IS® Global Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth-Income	Transfer Block Restriction Period - 30 days
American Funds IS® International Growth and Income	Transfer Block Restriction Period - 30 days
American Funds IS® Mortgage	Transfer Block Restriction Period - 30 days
American Funds IS® New World	Transfer Block Restriction Period - 30 days
American Funds IS® SMALLCAP World Fund®	Transfer Block Restriction Period - 30 days
BlackRock Advantage Large Cap Core V.I.	Transfer Block Restriction Period - 30 days
BlackRock Basic Value V.I.	Transfer Block Restriction Period - 30 days
BlackRock Capital Appreciation V.I.	Transfer Block Restriction Period - 30 days
BlackRock Equity Dividend V.I.	Transfer Block Restriction Period - 30 days
BlackRock Global Allocation V.I.	Transfer Block Restriction Period - 30 days
BlackRock High Yield V.I.	Transfer Block Restriction Period - 30 days
BlackRock Large Cap Focus Growth V.I.	Transfer Block Restriction Period - 30 days
BNY Mellon IP Small Cap Stock Index	Transfer Block Restriction Period - 60 days
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
BNY Mellon Stock Index	Transfer Block Restriction Period - 60 days
BNY Mellon VIF Appreciation	Transfer Block Restriction Period - 60 days
Dimensional VA Equity Allocation	Transfer Block Restriction Period - 30 days
Dimensional VA Global Bond Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA Global Moderate Allocation	Transfer Block Restriction Period - 30 days
Dimensional VA International Small Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA International Value Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA Short-Term Fixed Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA U.S. Large Value Portfolio	Transfer Block Restriction Period - 30 days
Dimensional VA U.S. Targeted Value Portfolio	Transfer Block Restriction Period - 30 days
Donoghue Forlines Dividend VIT Fund	Wide Open
Donoghue Forlines Momentum VIT Fund	Wide Open
DWS Small Mid Cap Value VIP	Transfer Block Restriction Period - 30 days
Eaton Vance VT Floating-Rate Income	Transfer Block Restriction Period - 90 days

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
Federated Hermes Fund for U.S. Government Securities II	Wide Open
Federated Hermes High Income Bond II	2 round trips per 12 month period
Fidelity® VIP Balanced	Transfer Block Restriction Period - 60 days
Fidelity® VIP Contrafund®	Transfer Block Restriction Period - 60 days
Fidelity® VIP Disciplined Small Cap	Transfer Block Restriction Period - 60 days
Fidelity® VIP Emerging Markets	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth & Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth Opportunities	Transfer Block Restriction Period - 60 days
Fidelity® VIP High Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Index 500	Transfer Block Restriction Period - 60 days
Fidelity® VIP Investment Grade Bond	Transfer Block Restriction Period - 60 days
Fidelity® VIP Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® VIP Overseas	Transfer Block Restriction Period - 60 days
Fidelity® VIP Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® VIP Strategic Income	Transfer Block Restriction Period - 60 days
Franklin DynaTech VIP	Transfer Block Restriction Period - 30 days
Franklin Growth and Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Large Cap Growth VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Global Discovery VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Shares VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Rising Dividends VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small Cap Value VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small-Mid Cap Growth VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Strategic Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin U.S. Government Securities VIP Fund	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT International Equity Insights	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Large Cap Value	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Mid Cap Growth	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Mid Cap Value	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Small Cap Equity Insights	Transfer Block Restriction Period - 30 days
Goldman Sachs VIT Strategic Growth	Transfer Block Restriction Period - 30 days
Guggenheim VIF Floating Rate Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Global Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Franchise	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Balanced-Risk Allocation	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Core Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equally-Weighted S&P 500	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Strategic Income	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Growth and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. High Yield	Transfer Block Restriction Period - 30 days
Invesco V.I. International Growth Fund	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Small Cap Equity	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - December	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - June	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - March	Transfer Block Restriction Period - 30 days
Invesco® V.I. S&P 500 Buffer Fund - September	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Enterprise	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Forty	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Overseas	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Research	Transfer Block Restriction Period - 30 days
Lord Abbett Series Bond-Debenture VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Developing Growth VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Dividend Growth VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Fundamental Equity VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Growth and Income VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Growth Opportunities VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Mid Cap Stock VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Total Return VC	Transfer Block Restriction Period - 30 days
LVIP American Century Inflation Protection	Transfer Block Restriction Period - 30 days
LVIP American Century International	Transfer Block Restriction Period - 30 days
LVIP American Century Mid Cap Value	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
LVIP Avantis Large Cap Value	Transfer Block Restriction Period - 30 days
LVIP JPMorgan Core Bond	Transfer Block Restriction Period - 30 days
LVIP JPMorgan Small Cap Core	Transfer Block Restriction Period - 30 days
LVIP JPMorgan U.S. Equity	Transfer Block Restriction Period - 30 days
MFS VIT New Discovery	Transfer Block Restriction Period - 30 days
MFS® VIT Emerging Markets Equity	Transfer Block Restriction Period - 30 days
MFS® VIT Global Tactical Allocation	Transfer Block Restriction Period - 30 days
MFS® VIT High Yield	Transfer Block Restriction Period - 30 days
MFS® VIT II MA Investors Growth Stock	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT International Intrinsic Equity	Transfer Block Restriction Period - 30 days
MFS® VIT Investors Trust	Transfer Block Restriction Period - 30 days

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
MFS® VIT Research	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return Bond	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Debt	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Morningstar Aggressive Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Balanced ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Conservative ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Income and Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
Nomura VIP Asset Strategy	Transfer Block Restriction Period - 60 days
Nomura VIP Balanced	Transfer Block Restriction Period - 60 days
Nomura VIP Core Equity	Transfer Block Restriction Period - 60 days
Nomura VIP Energy	Transfer Block Restriction Period - 60 days
Nomura VIP Global Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Growth	Transfer Block Restriction Period - 60 days
Nomura VIP High Income	Transfer Block Restriction Period - 60 days
Nomura VIP International Core Equity	Transfer Block Restriction Period - 60 days
Nomura VIP Limited-Term Bond	Transfer Block Restriction Period - 60 days
Nomura VIP Mid Cap Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Natural Resources	Transfer Block Restriction Period - 60 days
Nomura VIP Science and Technology	Transfer Block Restriction Period - 60 days
Nomura VIP Small Cap Growth	Transfer Block Restriction Period - 60 days
Nomura VIP Smid Cap Core	Transfer Block Restriction Period - 60 days
Nomura VIP Value	Transfer Block Restriction Period - 60 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged)	Transfer Block Restriction Period - 30 days
PIMCO VIT Global Managed Asset Allocation	Transfer Block Restriction Period - 30 days
PIMCO VIT High Yield	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
PIMCO VIT Short-Term	Transfer Block Restriction Period - 30 days

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
PIMCO VIT Total Return	Transfer Block Restriction Period - 30 days
Putnam VT Core Equity	Transfer Block Restriction Period - 30 days
Putnam VT Diversified Income	Transfer Block Restriction Period - 30 days
Putnam VT Global Asset Allocation	Transfer Block Restriction Period - 30 days
Putnam VT High Yield	Transfer Block Restriction Period - 30 days
Putnam VT Income	Transfer Block Restriction Period - 30 days
Putnam VT Large Cap Growth	Transfer Block Restriction Period - 30 days
Putnam VT Large Cap Value	Transfer Block Restriction Period - 30 days
Putnam VT Small Cap Growth	Transfer Block Restriction Period - 30 days
Rydex VIF Banking	Wide Open
Rydex VIF Basic Materials	Wide Open
Rydex VIF Biotechnology	Wide Open
Rydex VIF Commodities Strategy	Wide Open
Rydex VIF Consumer Products	Wide Open
Rydex VIF Dow 2x Strategy	Wide Open
Rydex VIF Electronics	Wide Open
Rydex VIF Energy	Wide Open
Rydex VIF Energy Services	Wide Open
Rydex VIF Europe 1.25x Strategy	Wide Open
Rydex VIF Financial Services	Wide Open
Rydex VIF Government Long Bond 1.2x Strategy	Wide Open
Rydex VIF Health Care	Wide Open
Rydex VIF High Yield Strategy	Wide Open
Rydex VIF Internet	Wide Open
Rydex VIF Inverse Dow 2x Strategy	Wide Open
Rydex VIF Inverse Government Long Bond Strategy	Wide Open
Rydex VIF Inverse Mid-Cap Strategy	Wide Open
Rydex VIF Inverse NASDAQ-100® Strategy	Wide Open
Rydex VIF Inverse Russell 2000® Strategy	Wide Open
Rydex VIF Inverse S&P 500 Strategy	Wide Open
Rydex VIF Japan 2x Strategy	Wide Open
Rydex VIF Leisure	Wide Open
Rydex VIF Mid-Cap 1.5x Strategy	Wide Open
Rydex VIF NASDAQ-100®	Wide Open
Rydex VIF NASDAQ-100® 2x Strategy	Wide Open
Rydex VIF Nova	Wide Open
Rydex VIF Precious Metals	Wide Open
Rydex VIF Real Estate	Wide Open
Rydex VIF Retailing	Wide Open
Rydex VIF Russell 2000® 1.5x Strategy	Wide Open
Rydex VIF Russell 2000® 2x Strategy	Wide Open
Rydex VIF S&P 500 2x Strategy	Wide Open
Rydex VIF S&P 500 Pure Growth	Wide Open
Rydex VIF S&P 500 Pure Value	Wide Open
Rydex VIF S&P MidCap 400 Pure Growth	Wide Open

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
Rydex VIF S&P MidCap 400 Pure Value	Wide Open
Rydex VIF S&P SmallCap 600 Pure Growth	Wide Open
Rydex VIF S&P SmallCap 600 Pure Value	Wide Open
Rydex VIF Strengthening Dollar 2x Strategy	Wide Open
Rydex VIF Technology	Wide Open
Rydex VIF Telecommunications	Wide Open
Rydex VIF Transportation	Wide Open
Rydex VIF U.S. Government Money Market	Wide Open
Rydex VIF Utilities	Wide Open
Rydex VIF Weakening Dollar 2x Strategy	Wide Open
T. Rowe Price Blue Chip Growth	Transfer Block Restriction Period - 30 days
T. Rowe Price Equity Income	Transfer Block Restriction Period - 30 days
T. Rowe Price Health Sciences	Transfer Block Restriction Period - 30 days
T. Rowe Price Limited-Term Bond	Transfer Block Restriction Period - 30 days
Templeton Emerging Markets VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Foreign VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Global Bond VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Growth VIP Fund	Transfer Block Restriction Period - 30 days
Third Avenue Value	Transfer Block Restriction Period - 90 days
TOPS® Aggressive ETF	Transfer Block Restriction Period - 30 days
TOPS® Balanced ETF	Transfer Block Restriction Period - 30 days
TOPS® Conservative ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Balanced ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Moderate ETF	Transfer Block Restriction Period - 30 days
TOPS® Managed Risk Moderately Aggressive ETF	Transfer Block Restriction Period - 30 days
TOPS® Moderate ETF	Transfer Block Restriction Period - 30 days
TOPS® Moderately Aggressive ETF	Transfer Block Restriction Period - 30 days
VanEck VIP Global Gold	Transfer Block Restriction Period - 30 days
VanEck VIP Global Resources	Transfer Block Restriction Period - 30 days
Vanguard® VIF Balanced	Transfer Block Restriction Period - 30 days
Vanguard® VIF Capital Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF Conservative Allocation	Transfer Block Restriction Period - 30 days
Vanguard® VIF Diversified Value	Transfer Block Restriction Period - 30 days
Vanguard® VIF Equity Income	Transfer Block Restriction Period - 30 days
Vanguard® VIF Equity Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Global Bond Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF High Yield Bond	Transfer Block Restriction Period - 30 days
Vanguard® VIF International	Transfer Block Restriction Period - 30 days
Vanguard® VIF Mid-Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Moderate Allocation	Transfer Block Restriction Period - 30 days
Vanguard® VIF Real Estate Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Short Term Investment Grade	Transfer Block Restriction Period - 30 days
Vanguard® VIF Small Company Growth	Transfer Block Restriction Period - 30 days
Vanguard® VIF Total Bond Market Index	Transfer Block Restriction Period - 30 days

EliteDesigns® II Variable Annuity

Investment Option	Trading Rule
Vanguard® VIF Total International Stock Market Index	Transfer Block Restriction Period - 30 days
Vanguard® VIF Total Stock Market Index	Transfer Block Restriction Period - 30 days
Victory Pioneer Bond VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer Equity Income VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer High Yield VCT	Transfer Block Restriction Period - 30 days
Victory Pioneer Strategic Income VCT	Transfer Block Restriction Period - 30 days
Virtus Duff & Phelps Real Estate Securities Series	Transfer Block Restriction Period - 30 days
Virtus KAR Small-Cap Growth Series	Transfer Block Restriction Period - 30 days
Virtus Newfleet Multi-Sector Intermediate Bond Series	Transfer Block Restriction Period - 30 days
Virtus SGA International Growth Series	Transfer Block Restriction Period - 30 days
Virtus Tactical Allocation Series	Transfer Block Restriction Period - 30 days
Voya MidCap Opportunities Portfolio	Transfer Block Restriction Period - 30 days
VY CBRE Global Real Estate Portfolio	Transfer Block Restriction Period - 30 days
VY® Columbia Real Estate Portfolio	Transfer Block Restriction Period - 30 days
Western Asset Variable Global High Yield Bond	Transfer Block Restriction Period - 30 days

¹New purchases into this subaccount are limited to contract holders who had an investment in the subaccount as of the date it was closed and who maintain such investment.

²Closed to new and additional investments.

NEA Valuebuilder Mutual Fund Program

Investment Option	Trading Rule
Allspring Growth	Transfer Block Restriction Period - 30 days
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Opportunity	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century International Growth	Transfer Block Restriction Period - 30 days
American Century Select	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Aggressive	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Conservative	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Moderate	Transfer Block Restriction Period - 30 days
AMG River Road Mid Cap Value	Transfer Block Restriction Period - 30 days
Ariel®	Transfer Block Restriction Period - 60 days
BlackRock® Equity Dividend	Transfer Block Restriction Period - 30 days
BlackRock® Global Allocation	Transfer Block Restriction Period - 30 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Dynamic Value	Transfer Block Restriction Period - 60 days
BNY Mellon Midcap Value	Transfer Block Restriction Period - 60 days
Calamos® Growth	Transfer Block Restriction Period - 30 days
Calamos® Growth and Income	Transfer Block Restriction Period - 30 days
Calamos® High Income Opportunities	Transfer Block Restriction Period - 30 days
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Fidelity® Advisor Dividend Growth	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor New Insights	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Value Strategies	Transfer Block Restriction Period - 60 days
Franklin Growth Opportunities	Transfer Block Restriction Period - 30 days
Franklin High Income	Transfer Block Restriction Period - 30 days
Franklin Mutual Global Discovery	Transfer Block Restriction Period - 30 days
Goldman Sachs Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Goldman Sachs U.S. Mortgages	Transfer Block Restriction Period - 30 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Guggenheim Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Invesco American Franchise	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Developing Markets	Transfer Block Restriction Period - 30 days
Invesco Discovery	Transfer Block Restriction Period - 30 days
Invesco Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Energy	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Global	Transfer Block Restriction Period - 30 days
Invesco Gold & Special Minerals	Transfer Block Restriction Period - 30 days

NEA Valuebuilder Mutual Fund Program

Investment Option	Trading Rule
Invesco Main Street Mid Cap	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Technology	Transfer Block Restriction Period - 30 days
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
Janus Henderson Adaptive Risk Managed U.S. Equity	Transfer Block Restriction Period - 90 days
Janus Henderson Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
Janus Henderson Triton	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
NAA Large Cap Value	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Mid Growth	Transfer Block Restriction Period - 30 days
NAA Opportunity	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days
NAA World Equity Income	Transfer Block Restriction Period - 30 days
Neuberger Berman Core Bond	Transfer Block Restriction Period - 30 days
Neuberger Large Cap Value	Transfer Block Restriction Period - 30 days
Neuberger Quality Equity	Transfer Block Restriction Period - 30 days
Nomura Asset Strategy	Transfer Block Restriction Period - 60 days
Nomura Small Cap Growth	Transfer Block Restriction Period - 60 days
PGIM Jennison Focused Growth	Transfer Block Restriction Period - 30 days
PGIM Jennison Natural Resources	Transfer Block Restriction Period - 30 days
PGIM Jennison Small Company	Transfer Block Restriction Period - 30 days
PGIM Quant Solutions Small-Cap Value	Transfer Block Restriction Period - 30 days
PIMCO All Asset	Transfer Block Restriction Period - 30 days
PIMCO CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO High Yield	Transfer Block Restriction Period - 30 days
PIMCO International Bond (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO Low Duration	Transfer Block Restriction Period - 30 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
PIMCO StocksPLUS® Small Fund	Transfer Block Restriction Period - 30 days
PIMCO Total Return	Transfer Block Restriction Period - 30 days
Royce Small-Cap Opportunity	Transfer Block Restriction Period - 30 days
Royce Small-Cap Value	Transfer Block Restriction Period - 30 days
T. Rowe Price Capital Appreciation	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2015	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2020	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2025	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2030	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2035	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2040	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2045	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2050	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2055	Transfer Block Restriction Period - 30 days

NEA Valuebuilder Mutual Fund Program

Investment Option	Trading Rule
T. Rowe Price Retirement Balanced	Transfer Block Restriction Period - 30 days
Templeton Foreign	Transfer Block Restriction Period - 30 days
Templeton Global Bond	Transfer Block Restriction Period - 30 days
Victory RS Science and Technology	Transfer Block Restriction Period - 30 days
Victory RS Value	Transfer Block Restriction Period - 30 days
Virtus Ceredex Mid Cap Value Equity	Transfer Block Restriction Period - 30 days
Virtus Ceredex Small Cap Value Equity	Transfer Block Restriction Period - 30 days

¹Effective July 30, 2004, new purchases into Fidelity Advisor Stock Selector Mid Cap is limited to existing shareholders (those who had assets in the fund prior to the deadline) and certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

NEA Valuebuilder Variable Annuity

Investment Option	Trading Rule
Allspring Growth	Transfer Block Restriction Period - 30 days
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Opportunity	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century International Growth	Transfer Block Restriction Period - 30 days
American Century Select	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Aggressive	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Conservative	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Moderate	Transfer Block Restriction Period - 30 days
AMG River Road Mid Cap Value	Transfer Block Restriction Period - 30 days
Ariel®	Transfer Block Restriction Period - 60 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Dynamic Value	Transfer Block Restriction Period - 60 days
BNY Mellon Midcap Value	Transfer Block Restriction Period - 60 days
Calamos® Growth	Transfer Block Restriction Period - 30 days
Calamos® Growth and Income	Transfer Block Restriction Period - 30 days
Calamos® High Income Opportunities	Transfer Block Restriction Period - 30 days
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Fidelity® Advisor Dividend Growth	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Value Strategies	Transfer Block Restriction Period - 60 days
Goldman Sachs Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Goldman Sachs U.S. Mortgages	Transfer Block Restriction Period - 30 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Invesco American Franchise	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Main Street Mid Cap	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Technology	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
Janus Henderson Adaptive Risk Managed U.S. Equity	Transfer Block Restriction Period - 90 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
NAA Large Cap Value	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Mid Growth	Transfer Block Restriction Period - 30 days
NAA Opportunity	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days

NEA Valuebuilder Variable Annuity

Investment Option	Trading Rule
NAA World Equity Income	Transfer Block Restriction Period - 30 days
Neuberger Berman Core Bond	Transfer Block Restriction Period - 30 days
Neuberger Large Cap Value	Transfer Block Restriction Period - 30 days
Neuberger Quality Equity	Transfer Block Restriction Period - 30 days
PGIM Jennison Focused Growth	Transfer Block Restriction Period - 30 days
PGIM Jennison Small Company	Transfer Block Restriction Period - 30 days
PGIM Quant Solutions Small-Cap Value	Transfer Block Restriction Period - 30 days
PIMCO High Yield	Transfer Block Restriction Period - 30 days
PIMCO International Bond (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
Royce Small-Cap Opportunity	Transfer Block Restriction Period - 30 days
Royce Small-Cap Value	Transfer Block Restriction Period - 30 days
T. Rowe Price Capital Appreciation	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
Victory RS Science and Technology	Transfer Block Restriction Period - 30 days
Victory RS Value	Transfer Block Restriction Period - 30 days

¹Effective July 30, 2004, new purchases into Fidelity Advisor Stock Selector Mid Cap is limited to existing shareholders (those who had assets in the fund prior to the deadline) and certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

²Effective November 2007, new purchases into PGIM Jennison Small Company are limited to variable annuity contract holders whose contracts were issued prior to the deadline and to certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

Scarborough IRA

Investment Option	Trading Rule
Allspring Special Mid Cap Value	Transfer Block Restriction Period - 30 days
American Century Disciplined Core Equity	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
Ariel®	Transfer Block Restriction Period - 60 days
Dodge & Cox Income	Transfer Block Restriction Period - 30 days
Dodge & Cox International Stock	Transfer Block Restriction Period - 30 days
Janus Henderson Global Select	Transfer Block Restriction Period - 30 days
Janus Henderson Growth and Income	Transfer Block Restriction Period - 30 days
Janus Henderson Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
PGIM Jennison Small Company	Transfer Block Restriction Period - 30 days
PGIM Jennison Value	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price New Horizons	Transfer Block Restriction Period - 30 days
T. Rowe Price Real Estate	Transfer Block Restriction Period - 30 days
T. Rowe Price Value	Transfer Block Restriction Period - 30 days
Vanguard® Explorer™	Transfer Block Restriction Period - 30 days
Vanguard® Growth and Income	Transfer Block Restriction Period - 30 days
Vanguard® PRIMECAP	Transfer Block Restriction Period - 30 days

SecureDesigns® Variable Annuity

Investment Option	Trading Rule
AB Discovery Value	Transfer Block Restriction Period - 30 days
AB VPS Dynamic Asset Allocation	Transfer Block Restriction Period - 30 days
American Funds IS® Asset Allocation	Transfer Block Restriction Period - 30 days
American Funds IS® Capital World Bond	Transfer Block Restriction Period - 30 days
American Funds IS® EUPAC Fund™	Transfer Block Restriction Period - 30 days
American Funds IS® Global Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth-Income	Transfer Block Restriction Period - 30 days
American Funds IS® New World	Transfer Block Restriction Period - 30 days
BlackRock Equity Dividend V.I.	Transfer Block Restriction Period - 30 days
BlackRock Global Allocation V.I.	Transfer Block Restriction Period - 30 days
BlackRock High Yield V.I.	Transfer Block Restriction Period - 30 days
BNY Mellon IP MidCap Stock	Transfer Block Restriction Period - 60 days
BNY Mellon IP Small Cap Stock Index	Transfer Block Restriction Period - 60 days
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
BNY Mellon VIF Appreciation	Transfer Block Restriction Period - 60 days
ClearBridge Variable Growth	Transfer Block Restriction Period - 30 days
ClearBridge Variable Small Cap Growth	Transfer Block Restriction Period - 30 days
Fidelity® VIP Equity-Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth & Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Growth Opportunities	Transfer Block Restriction Period - 60 days
Fidelity® VIP High Income	Transfer Block Restriction Period - 60 days
Fidelity® VIP Overseas	Transfer Block Restriction Period - 60 days
Franklin Allocation VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Income VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Mutual Global Discovery VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Small Cap Value VIP Fund	Transfer Block Restriction Period - 30 days
Franklin Strategic Income VIP Fund	Transfer Block Restriction Period - 30 days
Guggenheim VIF Floating Rate Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Global Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Core Plus Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days

SecureDesigns® Variable Annuity

Investment Option	Trading Rule
Janus Henderson VIT Enterprise	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Research	Transfer Block Restriction Period - 30 days
Lord Abbett Series Bond-Debenture VC	Transfer Block Restriction Period - 30 days
Lord Abbett Series Developing Growth VC	Transfer Block Restriction Period - 30 days
LVIP American Century Mid Cap Value	Transfer Block Restriction Period - 30 days
LVIP American Century Ultra	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
LVIP JPMorgan Core Bond	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
Morgan Stanley VIF Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Morningstar Aggressive Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Balanced ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Conservative ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
Morningstar Income and Growth ETF Asset Allocation Portfolio	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
Nomura VIP Asset Strategy	Transfer Block Restriction Period - 60 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
PIMCO VIT Total Return	Transfer Block Restriction Period - 30 days
Putnam VT Small Cap Value	Transfer Block Restriction Period - 30 days
Royce Micro-Cap	Transfer Block Restriction Period - 30 days
T. Rowe Price Health Sciences	Transfer Block Restriction Period - 30 days
Templeton Emerging Markets VIP Fund	Transfer Block Restriction Period - 30 days
Templeton Global Bond VIP Fund	Transfer Block Restriction Period - 30 days
Western Asset Variable Global High Yield Bond	Transfer Block Restriction Period - 30 days

¹New purchases into this subaccount are limited to contract holders who had an investment in the subaccount as of the date it was closed and who maintain such investment.

Security Benefit Advisor Program Mutual Fund

Investment Option	Trading Rule
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century International Growth	Transfer Block Restriction Period - 30 days
American Century Large Cap Equity	Transfer Block Restriction Period - 30 days
American Century Select	Transfer Block Restriction Period - 30 days
American Century Short Duration Strategic Income	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Aggressive	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Conservative	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Moderate	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
American Funds The Bond Fund of America®	Transfer Block Restriction Period - 30 days
American Funds® American Balanced Fund®	Transfer Block Restriction Period - 30 days
American Funds® American Mutual Fund®	Transfer Block Restriction Period - 30 days
American Funds® New Perspective Fund®	Transfer Block Restriction Period - 30 days
American Funds® Washington Mutual Investors Fund SM	Transfer Block Restriction Period - 30 days
AMG River Road Mid Cap Value	Transfer Block Restriction Period - 30 days
Avantis® Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Avantis® U.S. Small Cap Value	Transfer Block Restriction Period - 30 days
Baron Asset	Transfer Block Restriction Period - 90 days
Baron Real Estate	Transfer Block Restriction Period - 90 days
BlackRock® Equity Dividend	Transfer Block Restriction Period - 30 days
BlackRock® Global Allocation	Transfer Block Restriction Period - 30 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Dynamic Value	Transfer Block Restriction Period - 60 days
Calamos® Growth and Income	Transfer Block Restriction Period - 30 days
Calamos® Market Neutral Income	Transfer Block Restriction Period - 30 days
Calvert Core Bond	1 round trip per 6 month period
Calvert Emerging Markets Equity	1 round trip per 6 month period
Calvert Flexible Bond	1 round trip per 6 month period
Calvert Growth Allocation	1 round trip per 6 month period
Calvert Small-Cap	1 round trip per 6 month period
ClearBridge Small Cap Growth	Transfer Block Restriction Period - 30 days
ClearBridge Sustainability Leaders	Transfer Block Restriction Period - 30 days
DF Tactical Yield	Wide Open
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Federated Hermes Prudent Bear	Transfer Block Restriction Period - 30 days
Fidelity Advisor® Technology	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Capital & Income	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Franklin High Income	Transfer Block Restriction Period - 30 days
Franklin Income	Transfer Block Restriction Period - 30 days
Goldman Sachs Emerging Markets Equity	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Program Mutual Fund

Investment Option	Trading Rule
Goldman Sachs U.S. Mortgages	Transfer Block Restriction Period - 30 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim Floating Rate Strategies	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Guggenheim Macro Opportunities	Transfer Block Restriction Period - 30 days
Guggenheim Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Guggenheim Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Core Plus Bond	Transfer Block Restriction Period - 30 days
Invesco Discovery	Transfer Block Restriction Period - 30 days
Invesco Emerging Markets ex-China	Transfer Block Restriction Period - 30 days
Invesco Energy	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Global	Transfer Block Restriction Period - 30 days
Invesco Gold & Special Minerals	Transfer Block Restriction Period - 30 days
Invesco International Small-Mid Company	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
Janus Henderson Global Equity Income	Transfer Block Restriction Period - 90 days
Janus Henderson Global Life Sciences	Transfer Block Restriction Period - 30 days
Janus Henderson Low Duration Multi-Sector Income	Transfer Block Restriction Period - 30 days
Janus Henderson Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
JPMorgan Growth Advantage	Transfer Block Restriction Period - 30 days
JPMorgan Income	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Equity	Transfer Block Restriction Period - 30 days
JPMorgan Short Duration Core Plus	Transfer Block Restriction Period - 30 days
JPMorgan Small Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
JPMorgan US Small Company	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Risk Managed Real Estate	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days
Needham Aggressive Growth	Wide Open
Neuberger Large Cap Value	Transfer Block Restriction Period - 30 days
Nomura Asset Strategy	Transfer Block Restriction Period - 60 days
Nomura High Income	Transfer Block Restriction Period - 60 days
Nomura International Core Equity	Transfer Block Restriction Period - 60 days
Nomura Large Cap Growth	Transfer Block Restriction Period - 60 days
Nomura Mid Cap Growth	Transfer Block Restriction Period - 60 days
Northern Global Tactical Asset Allocation	Transfer Block Restriction Period - 60 days
Northern Large Cap Core	Transfer Block Restriction Period - 60 days
PGIM Global Total Return	Transfer Block Restriction Period - 30 days
PGIM Jennison Mid-Cap Growth	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Program Mutual Fund

Investment Option	Trading Rule
PGIM Jennison Utility	Transfer Block Restriction Period - 30 days
PIMCO All Asset	Transfer Block Restriction Period - 30 days
PIMCO CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO International Bond (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
Royce Small-Cap Opportunity	Transfer Block Restriction Period - 30 days
Royce Small-Cap Value	Transfer Block Restriction Period - 30 days
Swan Defined Risk	Transfer Block Restriction Period - 30 days
T. Rowe Price Capital Appreciation	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2010	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2015	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2020	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2025	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2030	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2035	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2040	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2045	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2050	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2055	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2060	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2065	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement Balanced	Transfer Block Restriction Period - 30 days
Templeton Global Bond	Transfer Block Restriction Period - 30 days
Vanguard Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® 500 Index	Transfer Block Restriction Period - 30 days
Vanguard® Developed Markets Index	Transfer Block Restriction Period - 30 days
Vanguard® Emerging Markets Stock Index	Transfer Block Restriction Period - 30 days
Vanguard® Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Information Technology Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Real Estate Index	Transfer Block Restriction Period - 30 days
Vanguard® Short-Term Inflation-Protected Securities Index	Transfer Block Restriction Period - 30 days
Vanguard® Small Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2020	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2025	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2030	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2035	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2040	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2045	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Program Mutual Fund

Investment Option	Trading Rule
Vanguard® Target Retirement 2050	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2055	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2060	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2070	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement Income	Transfer Block Restriction Period - 30 days
Vanguard® Total International Bond Index	Transfer Block Restriction Period - 30 days
Vanguard® Value Index	Transfer Block Restriction Period - 30 days
Victory Pioneer Strategic Income	Transfer Block Restriction Period - 30 days
Victory RS Partners	Transfer Block Restriction Period - 30 days
Victory RS Science and Technology	Transfer Block Restriction Period - 30 days
Victory RS Value	Transfer Block Restriction Period - 30 days
Virtus Ceredex Mid Cap Value Equity	Transfer Block Restriction Period - 30 days
Virtus KAR Mid-Cap Growth	Transfer Block Restriction Period - 30 days
Virtus SGA Global Growth	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Retirement Program

Investment Option	Trading Rule
Allspring Growth	Transfer Block Restriction Period - 30 days
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Opportunity	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century International Growth	Transfer Block Restriction Period - 30 days
American Century Select	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
Baron Partners	Transfer Block Restriction Period - 90 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Dynamic Value	Transfer Block Restriction Period - 60 days
BNY Mellon Midcap Value	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Capital & Income	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Dividend Growth	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Industrials	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Leveraged Company Stock	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Value Strategies	Transfer Block Restriction Period - 60 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Invesco American Franchise	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Emerging Markets ex-China	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Main Street Mid Cap	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Small Cap Value	Transfer Block Restriction Period - 30 days
Invesco Technology	Transfer Block Restriction Period - 30 days
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
Janus Henderson Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
NAA Large Cap Value	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Mid Growth	Transfer Block Restriction Period - 30 days
NAA Opportunity	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days
NAA World Equity Income	Transfer Block Restriction Period - 30 days
Neuberger Quality Equity	Transfer Block Restriction Period - 30 days
Northern Global Tactical Asset Allocation	Transfer Block Restriction Period - 60 days
Northern Large Cap Core	Transfer Block Restriction Period - 60 days

Security Benefit Advisor Retirement Program

Investment Option	Trading Rule
Northern Large Cap Value	Transfer Block Restriction Period - 60 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
PIMCO Total Return	Transfer Block Restriction Period - 30 days
Royce Small-Cap Value	Transfer Block Restriction Period - 30 days
Royce Smaller-Companies Growth	Transfer Block Restriction Period - 30 days
Victory RS Growth	Transfer Block Restriction Period - 30 days
Victory RS Partners	Transfer Block Restriction Period - 30 days
Virtus KAR Global Small-Cap	Transfer Block Restriction Period - 30 days
Virtus NFJ Dividend Value	Transfer Block Restriction Period - 30 days
Virtus NFJ International Value	Transfer Block Restriction Period - 30 days

¹Effective July 30, 2004, new purchases into Fidelity Advisor Stock Selector Mid Cap is limited to existing shareholders (those who had assets in the fund prior to the deadline) and certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

²Effective February 11, 2011, any new plans established on or after this date cannot use this fund as an investment option within the plan line-up (existing plans not impacted by closure)

³Effective July 8, 2011, any new plans established on or after this date cannot use this fund as an investment option within the plan line-up (existing plans not impacted by closure).

*This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the JPMorgan U.S. Government Money Market will be offered.

Security Benefit Advisor Variable Annuity

Investment Option	Trading Rule
Allspring Growth	Transfer Block Restriction Period - 30 days
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Opportunity	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Diversified Bond	Transfer Block Restriction Period - 30 days
American Century Equity Income	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century International Growth	Transfer Block Restriction Period - 30 days
American Century Select	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Aggressive	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Conservative	Transfer Block Restriction Period - 30 days
American Century Strategic Allocation: Moderate	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
AMG River Road Mid Cap Value	Transfer Block Restriction Period - 30 days
Baron Asset	Transfer Block Restriction Period - 90 days
BlackRock® Advantage Small Cap Growth	Transfer Block Restriction Period - 30 days
BlackRock® Equity Dividend	Transfer Block Restriction Period - 30 days
BlackRock® Global Allocation	Transfer Block Restriction Period - 30 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Dynamic Value	Transfer Block Restriction Period - 60 days
BNY Mellon Midcap Value	Transfer Block Restriction Period - 60 days
Calamos® Growth and Income	Transfer Block Restriction Period - 30 days
Calamos® High Income Opportunities	Transfer Block Restriction Period - 30 days
ClearBridge Small Cap Growth	Transfer Block Restriction Period - 30 days
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Fidelity® Advisor Dividend Growth	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Leveraged Company Stock	Transfer Block Restriction Period - 60 days
Fidelity® Advisor New Insights	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Real Estate	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Value Strategies	Transfer Block Restriction Period - 60 days
Goldman Sachs Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Goldman Sachs U.S. Mortgages	Transfer Block Restriction Period - 30 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim Floating Rate Strategies	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Guggenheim Macro Opportunities	Transfer Block Restriction Period - 30 days
Guggenheim Managed Futures Strategy	Transfer Block Restriction Period - 30 days
Guggenheim Multi-Hedge Strategies	Transfer Block Restriction Period - 30 days
Guggenheim Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco American Franchise	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Developing Markets	Transfer Block Restriction Period - 30 days
Invesco Discovery	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Variable Annuity

Investment Option	Trading Rule
Invesco Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Energy	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Global	Transfer Block Restriction Period - 30 days
Invesco Gold & Special Minerals	Transfer Block Restriction Period - 30 days
Invesco Main Street Mid Cap	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Technology	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
Janus Henderson Adaptive Risk Managed U.S. Equity	Transfer Block Restriction Period - 90 days
Janus Henderson Mid Cap Value	Transfer Block Restriction Period - 30 days
Janus Henderson Overseas	Transfer Block Restriction Period - 30 days
NAA Large Cap Value	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Mid Growth	Transfer Block Restriction Period - 30 days
NAA Opportunity	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days
NAA World Equity Income	Transfer Block Restriction Period - 30 days
Neuberger Large Cap Value	Transfer Block Restriction Period - 30 days
Neuberger Quality Equity	Transfer Block Restriction Period - 30 days
Nomura Asset Strategy	Transfer Block Restriction Period - 60 days
North Square Spectrum Alpha	Transfer Block Restriction Period - 30 days
Northern Global Tactical Asset Allocation	Transfer Block Restriction Period - 60 days
Northern Large Cap Core	Transfer Block Restriction Period - 60 days
Northern Large Cap Value	Transfer Block Restriction Period - 60 days
PGIM Jennison Focused Growth	Transfer Block Restriction Period - 30 days
PGIM Jennison Mid-Cap Growth	Transfer Block Restriction Period - 30 days
PGIM Jennison Natural Resources	Transfer Block Restriction Period - 30 days
PGIM Jennison Small Company	Transfer Block Restriction Period - 30 days
PGIM Quant Solutions Small-Cap Value	Transfer Block Restriction Period - 30 days
PIMCO All Asset	Transfer Block Restriction Period - 30 days
PIMCO CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO Emerging Markets Bond	Transfer Block Restriction Period - 30 days
PIMCO International Bond (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO Low Duration	Transfer Block Restriction Period - 30 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
PIMCO StocksPLUS® Small Fund	Transfer Block Restriction Period - 30 days
PIMCO Total Return	Transfer Block Restriction Period - 30 days
Royce Small-Cap Opportunity	Transfer Block Restriction Period - 30 days
Royce Small-Cap Value	Transfer Block Restriction Period - 30 days
T. Rowe Price Capital Appreciation	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2010	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2015	Transfer Block Restriction Period - 30 days

Security Benefit Advisor Variable Annuity

Investment Option	Trading Rule
T. Rowe Price Retirement 2020	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2025	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2030	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2035	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2040	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2045	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2050	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2055	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement Balanced	Transfer Block Restriction Period - 30 days
Victory Pioneer Strategic Income	Transfer Block Restriction Period - 30 days
Victory RS Partners	Transfer Block Restriction Period - 30 days
Victory RS Science and Technology	Transfer Block Restriction Period - 30 days
Victory RS Value	Transfer Block Restriction Period - 30 days
Virtus Ceredex Mid Cap Value Equity	Transfer Block Restriction Period - 30 days

¹New purchases into this subaccount are limited to contract holders who had an investment in the subaccount as of the date it was closed and who maintain such investment.

Security Benefit Group Retirement Program

Investment Option	Trading Rule
Allspring Government Securites	Transfer Block Restriction Period - 30 days
Allspring Opportunity	Transfer Block Restriction Period - 30 days
Allspring Small Company Value	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
BNY Mellon Appreciation	Transfer Block Restriction Period - 60 days
BNY Mellon Bond Market Index	Transfer Block Restriction Period - 60 days
BNY Mellon Midcap Index	Transfer Block Restriction Period - 60 days
BNY Mellon S&P 500 Index	Transfer Block Restriction Period - 60 days
BNY Mellon Smallcap Stock Index	Transfer Block Restriction Period - 60 days
Federated Hermes Fund for U.S. Government Securities	Wide Open
Federated Hermes Kaufmann	Transfer Block Restriction Period - 30 days
Federated Hermes Strategic Dividend Growth	Transfer Block Restriction Period - 30 days
Fidelity® Advisor Dividend Growth	Transfer Block Restriction Period - 60 days
Fidelity® Advisor International Capital Appreciation	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Small Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Stock Selector Mid Cap	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Value Strategies	Transfer Block Restriction Period - 60 days
Guggenheim Core Bond	Transfer Block Restriction Period - 30 days
Guggenheim High Yield	Transfer Block Restriction Period - 30 days
Invesco American Franchise	Transfer Block Restriction Period - 30 days
Invesco Charter	Transfer Block Restriction Period - 30 days
Invesco Comstock	Transfer Block Restriction Period - 30 days
Invesco Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Health Care	Transfer Block Restriction Period - 30 days
Invesco Main Street Mid Cap	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Invesco Technology	Transfer Block Restriction Period - 30 days
Invesco Value Opportunities	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
NAA Large Cap Value	Transfer Block Restriction Period - 30 days
NAA Large Core	Transfer Block Restriction Period - 30 days
NAA Mid Growth	Transfer Block Restriction Period - 30 days
NAA Opportunity	Transfer Block Restriction Period - 30 days
NAA SMid Cap Value	Transfer Block Restriction Period - 30 days
NAA World Equity Income	Transfer Block Restriction Period - 30 days
Neuberger Quality Equity	Transfer Block Restriction Period - 30 days
PIMCO High Yield	Transfer Block Restriction Period - 30 days
PIMCO Total Return	Transfer Block Restriction Period - 30 days
Virtus Global Allocation	Transfer Block Restriction Period - 30 days
Virtus NFJ Large-Cap Value	Transfer Block Restriction Period - 30 days

¹ Effective July 30, 2004, new purchases into Fidelity Advisor Stock Selector Mid Cap is limited to existing shareholders (those who had assets in the fund prior to the deadline) and certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

² Effective July 8, 2011, any new plans established on or after this date cannot use this fund as an investment option within the plan line-up (existing plans not impacted by closure).

³ Plans may choose between Group Fixed Account and JPMorgan U.S. Government Money Market, but may only have one.

Security Benefit SecurePoint Retirement

Investment Option	Trading Rule
Allspring Disciplined U.S. Core	Transfer Block Restriction Period - 30 days
Allspring Special Small Cap Value	Transfer Block Restriction Period - 30 days
American Century Emerging Markets	Transfer Block Restriction Period - 30 days
American Funds® New Perspective Fund®	Transfer Block Restriction Period - 30 days
BlackRock® High Yield	Transfer Block Restriction Period - 30 days
BlackRock® Inflation Protected Bond	Transfer Block Restriction Period - 30 days
BlackRock® Low Duration Bond	Transfer Block Restriction Period - 30 days
DWS RREEF Real Estate Securities	Transfer Block Restriction Period - 30 days
Janus Henderson Balanced	Transfer Block Restriction Period - 30 days
Janus Henderson Flexible Bond	Transfer Block Restriction Period - 30 days
Janus Henderson Triton	Transfer Block Restriction Period - 30 days
JPMorgan US Small Company	Transfer Block Restriction Period - 30 days
MFS Value	Transfer Block Restriction Period - 30 days
MFS® International Diversification	Transfer Block Restriction Period - 30 days
PIMCO CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
T. Rowe Price Blue Chip Growth	Transfer Block Restriction Period - 30 days
Vanguard Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® 500 Index	Transfer Block Restriction Period - 30 days
Vanguard® Developed Markets Index	Transfer Block Restriction Period - 30 days
Vanguard® Federal Money Market	Wide Open
Vanguard® Mid Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Small Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2020	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2025	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2030	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2035	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2040	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2045	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2050	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2055	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2060	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2070	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement Income	Transfer Block Restriction Period - 30 days

*This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the Vanguard® Federal Money Market and the BlackRock®Low Duration Bond will be offered.

SFR® Program (ERISA)

Investment Option	Trading Rule
Allspring Large Cap Core	Transfer Block Restriction Period - 30 days
Allspring Special Mid Cap Value	Transfer Block Restriction Period - 30 days
Allspring Special Small Cap Value	Transfer Block Restriction Period - 30 days
American Funds® EuroPacific Growth	Transfer Block Restriction Period - 30 days
American Funds® New World Fund®	Transfer Block Restriction Period - 30 days
American Funds® Washington Mutual Investors Fund SM	Transfer Block Restriction Period - 30 days
AMG River Road Mid Cap Value	Transfer Block Restriction Period - 30 days
BNY Mellon Midcap Index	Transfer Block Restriction Period - 60 days
BNY Mellon Natural Resources	Transfer Block Restriction Period - 60 days
BNY Mellon S&P 500 Index	Transfer Block Restriction Period - 60 days
ClearBridge Growth	Transfer Block Restriction Period - 30 days
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Fidelity® Advisor Mid Cap Value	Transfer Block Restriction Period - 60 days
Fidelity® Advisor Real Estate	Transfer Block Restriction Period - 60 days
Franklin Mutual Global Discovery	Transfer Block Restriction Period - 30 days
Goldman Sachs Emerging Markets Equity Insights	Transfer Block Restriction Period - 30 days
Goldman Sachs Small Cap Value	Transfer Block Restriction Period - 30 days
Guggenheim Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco Developing Markets	Transfer Block Restriction Period - 30 days
Invesco Dividend Income	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Invesco Global Opportunities	Transfer Block Restriction Period - 30 days
Invesco High Yield	Transfer Block Restriction Period - 30 days
Invesco Small Cap Growth	Transfer Block Restriction Period - 30 days
Janus Henderson Enterprise	Transfer Block Restriction Period - 30 days
Janus Henderson Global Research	Transfer Block Restriction Period - 90 days
Janus Henderson Research	Transfer Block Restriction Period - 90 days
Janus Henderson Triton	Transfer Block Restriction Period - 30 days
JPMorgan Equity Income	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan Small Cap Value	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
JPMorgan U.S. Research Enhanced Equity	Transfer Block Restriction Period - 30 days
JPMorgan US Small Company	Transfer Block Restriction Period - 30 days
Loomis Sayles Global Allocation	Transfer Block Restriction Period - 90 days
Nomura Science and Technology	Transfer Block Restriction Period - 60 days
PIMCO High Yield Spectrum	Transfer Block Restriction Period - 30 days
PIMCO Income	Transfer Block Restriction Period - 30 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
PIMCO StocksPLUS® Small Fund	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Integrated US Small-Cap Growth Equity	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2010	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2015	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2020	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2025	Transfer Block Restriction Period - 30 days

SFR® Program (ERISA)

Investment Option	Trading Rule
T. Rowe Price Retirement 2030	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2035	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2040	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2045	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2050	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2055	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2060	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2065	Transfer Block Restriction Period - 30 days
Templeton Foreign	Transfer Block Restriction Period - 30 days
Templeton Global Bond	Transfer Block Restriction Period - 30 days
Victory Pioneer Bond	Transfer Block Restriction Period - 30 days

¹Effective July 8, 2011, any new plans established on or after this date can not use this fund as an investment option within the plan line-up (existing plans not impacted by closure)

²Effective April 3, 2017, any new plans established on or after this date cannot use this fund as an investment option with the plan line-up (existing plans not impacted by closure).

*This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the JPMorgan U.S. Government Money Market will be offered.

SFR® Program (Non-ERISA)

Investment Option	Trading Rule
Allspring Income Plus	Transfer Block Restriction Period - 30 days
Allspring Special Mid Cap Value	Transfer Block Restriction Period - 30 days
Allspring Special Small Cap Value	Transfer Block Restriction Period - 30 days
American Century Global Small Cap	Transfer Block Restriction Period - 30 days
American Century Large Cap Equity	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
American Funds Inflation Linked Bond	Transfer Block Restriction Period - 30 days
American Funds® EuroPacific Growth	Transfer Block Restriction Period - 30 days
American Funds® New World Fund®	Transfer Block Restriction Period - 30 days
Avantis® Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Avantis® U.S. Large Cap Value	Transfer Block Restriction Period - 30 days
Baron Real Estate	Transfer Block Restriction Period - 90 days
BlackRock® High Yield	Transfer Block Restriction Period - 30 days
BNY Mellon Midcap Index	Transfer Block Restriction Period - 60 days
BNY Mellon Natural Resources	Transfer Block Restriction Period - 60 days
BNY Mellon S&P 500 Index	Transfer Block Restriction Period - 60 days
Guggenheim Macro Opportunities	Transfer Block Restriction Period - 30 days
Guggenheim Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco Corporate Bond	Transfer Block Restriction Period - 30 days
Invesco Discovery	Transfer Block Restriction Period - 30 days
Invesco Main Street Small Cap	Transfer Block Restriction Period - 30 days
Janus Henderson Balanced	Transfer Block Restriction Period - 30 days
Janus Henderson Enterprise	Transfer Block Restriction Period - 30 days
JPMorgan Large Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Equity	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Government Money Market	Wide Open
Loomis Sayles Global Allocation	Transfer Block Restriction Period - 90 days
MFS New Discovery Value	Transfer Block Restriction Period - 30 days
PIMCO High Yield Spectrum	Transfer Block Restriction Period - 30 days
PIMCO Income	Transfer Block Restriction Period - 30 days
PIMCO RAE Global ex-US	Transfer Block Restriction Period - 30 days
PIMCO RAE US Small	Transfer Block Restriction Period - 30 days
T. Rowe Price Capital Appreciation	Transfer Block Restriction Period - 30 days
T. Rowe Price Global Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Integrated US Small-Cap Growth Equity	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2010	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2015	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2020	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2025	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2030	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2035	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2040	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2045	Transfer Block Restriction Period - 30 days

SFR® Program (Non-ERISA)

Investment Option	Trading Rule
T. Rowe Price Retirement 2050	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2055	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2060	Transfer Block Restriction Period - 30 days
T. Rowe Price Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® 500 Index	Transfer Block Restriction Period - 30 days
Vanguard® Developed Markets Index	Transfer Block Restriction Period - 30 days
Vanguard® Emerging Markets Stock Index	Transfer Block Restriction Period - 30 days
Vanguard® Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Information Technology Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Real Estate Index	Transfer Block Restriction Period - 30 days
Vanguard® Short-Term Inflation-Protected Securities Index	Transfer Block Restriction Period - 30 days
Vanguard® Small Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2020	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2025	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2030	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2035	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2040	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2045	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2050	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2055	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2060	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2070	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement Income	Transfer Block Restriction Period - 30 days
Vanguard® Total International Bond Index	Transfer Block Restriction Period - 30 days
Vanguard® Value Index	Transfer Block Restriction Period - 30 days
Victory Nasdaq 100 Index	Transfer Block Restriction Period - 30 days
Victory Pioneer	Transfer Block Restriction Period - 30 days
Victory Pioneer Bond	Transfer Block Restriction Period - 30 days
Victory RS Global	Transfer Block Restriction Period - 30 days

*Not available in 457(b) Tax Exempt (Top Hat), which utilizes the ERISA fund lineup rather than the Non-ERISA.

**This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the JPMorgan U.S. Government Money Market will be offered.

Variflex® Variable Annuity

Investment Option	Trading Rule
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
ClearBridge Variable Growth	Transfer Block Restriction Period - 30 days
ClearBridge Variable Small Cap Growth	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
LVIP American Century Ultra	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
Royce Micro-Cap	Transfer Block Restriction Period - 30 days

Variflex LS Variable Annuity

Investment Option	Trading Rule
American Funds IS® Asset Allocation	Transfer Block Restriction Period - 30 days
American Funds IS® EUPAC Fund™	Transfer Block Restriction Period - 30 days
American Funds IS® Global Growth	Transfer Block Restriction Period - 30 days
American Funds IS® Growth-Income	Transfer Block Restriction Period - 30 days
BlackRock High Yield V.I.	Transfer Block Restriction Period - 30 days
BNY Mellon IP Technology Growth	Transfer Block Restriction Period - 60 days
ClearBridge Variable Growth	Transfer Block Restriction Period - 30 days
ClearBridge Variable Small Cap Growth	Transfer Block Restriction Period - 30 days
Guggenheim VIF High Yield	Transfer Block Restriction Period - 30 days
Guggenheim VIF Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco V.I. American Value	Transfer Block Restriction Period - 30 days
Invesco V.I. Comstock	Transfer Block Restriction Period - 30 days
Invesco V.I. Discovery Mid Cap Growth	Transfer Block Restriction Period - 30 days
Invesco V.I. Equity and Income	Transfer Block Restriction Period - 30 days
Invesco V.I. EQV International Equity	Transfer Block Restriction Period - 30 days
Invesco V.I. Global Real Estate	Transfer Block Restriction Period - 30 days
Invesco V.I. Government Money Market	Wide Open
Invesco V.I. Government Securities	Transfer Block Restriction Period - 30 days
Invesco V.I. Health Care	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Mid Cap Fund®	Transfer Block Restriction Period - 30 days
Invesco V.I. Main Street Small Cap Fund®	Transfer Block Restriction Period - 30 days
Janus Henderson VIT Enterprise	Transfer Block Restriction Period - 30 days
LVIP American Century Ultra	Transfer Block Restriction Period - 30 days
LVIP American Century Value	Transfer Block Restriction Period - 30 days
MFS® VIT II Research International	Transfer Block Restriction Period - 30 days
MFS® VIT Mid Cap Value	Transfer Block Restriction Period - 30 days
MFS® VIT Total Return	Transfer Block Restriction Period - 30 days
MFS® VIT Utilities	Transfer Block Restriction Period - 30 days
NAA All Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Large Core Series	Transfer Block Restriction Period - 30 days
NAA Large Growth Series	Transfer Block Restriction Period - 30 days
NAA Mid Growth Series	Transfer Block Restriction Period - 30 days
NAA Small Cap Value Series	Transfer Block Restriction Period - 30 days
NAA Small Growth Series	Transfer Block Restriction Period - 30 days
NAA Smid-Cap Value Series	Transfer Block Restriction Period - 30 days
NAA World Equity Income Series	Transfer Block Restriction Period - 30 days
Neuberger Berman Quality Equity Portfolio	Transfer Block Restriction Period - 30 days
PIMCO VIT All Asset	Transfer Block Restriction Period - 30 days
PIMCO VIT CommodityRealReturn Strategy	Transfer Block Restriction Period - 30 days
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)	Transfer Block Restriction Period - 30 days
PIMCO VIT Low Duration	Transfer Block Restriction Period - 30 days
PIMCO VIT Real Return	Transfer Block Restriction Period - 30 days
Royce Micro-Cap	Transfer Block Restriction Period - 30 days

Workplace Retirement Program (ERISA)

Investment Option	Trading Rule
Allspring Special Small Cap Value	Transfer Block Restriction Period - 30 days
American Century Emerging Markets	Transfer Block Restriction Period - 30 days
American Funds® EuroPacific Growth	Transfer Block Restriction Period - 30 days
American Funds® Inflation Linked Bond®	Transfer Block Restriction Period - 30 days
American Funds® New Perspective Fund®	Transfer Block Restriction Period - 30 days
American Funds® Washington Mutual Investors Fund SM	Transfer Block Restriction Period - 30 days
BlackRock® High Yield	Transfer Block Restriction Period - 30 days
BlackRock® Low Duration Bond	Transfer Block Restriction Period - 30 days
DFA Commodity Strategy	Transfer Block Restriction Period - 30 days
DWS RREEF Real Estate Securities	Transfer Block Restriction Period - 30 days
Franklin Small Cap Growth	Transfer Block Restriction Period - 30 days
Janus Henderson Balanced	Transfer Block Restriction Period - 30 days
Janus Henderson Flexible Bond	Transfer Block Restriction Period - 30 days
JPMorgan Equity Income	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Small Company	Transfer Block Restriction Period - 30 days
T. Rowe Price Blue Chip Growth	Transfer Block Restriction Period - 30 days
Vanguard Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® 500 Index	Transfer Block Restriction Period - 30 days
Vanguard® Developed Markets Index	Transfer Block Restriction Period - 30 days
Vanguard® Federal Money Market	Wide Open
Vanguard® Mid Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Small Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2020	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2025	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2030	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2035	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2040	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2045	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2050	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2055	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2060	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2070	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement Income	Transfer Block Restriction Period - 30 days

*This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the Vanguard® Federal Money Market will be offered.

Workplace Retirement Program (Non-ERISA)

Investment Option	Trading Rule
Allspring Special Mid Cap Value	Transfer Block Restriction Period - 30 days
Allspring Special Small Cap Value	Transfer Block Restriction Period - 30 days
American Century Global Small Cap	Transfer Block Restriction Period - 30 days
American Century Heritage	Transfer Block Restriction Period - 30 days
American Century Ultra®	Transfer Block Restriction Period - 30 days
American Funds® EuroPacific Growth	Transfer Block Restriction Period - 30 days
American Funds® New World Fund®	Transfer Block Restriction Period - 30 days
American Funds® Washington Mutual Investors Fund SM	Transfer Block Restriction Period - 30 days
Avantis® Emerging Markets Equity	Transfer Block Restriction Period - 30 days
Avantis® U.S. Large Cap Value	Transfer Block Restriction Period - 30 days
Federated Hermes Corporate Bond	Transfer Block Restriction Period - 30 days
Guggenheim Total Return Bond	Transfer Block Restriction Period - 30 days
Invesco Equity and Income	Transfer Block Restriction Period - 30 days
Janus Henderson Global Equity Income	Transfer Block Restriction Period - 90 days
Janus Henderson Global Research	Transfer Block Restriction Period - 30 days
JPMorgan Large Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Equity	Transfer Block Restriction Period - 30 days
JPMorgan Mid Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan Small Cap Growth	Transfer Block Restriction Period - 30 days
JPMorgan Small Cap Value	Transfer Block Restriction Period - 30 days
JPMorgan U.S. Research Enhanced Equity	Transfer Block Restriction Period - 30 days
PGIM High Yield	Transfer Block Restriction Period - 30 days
PIMCO High Yield Spectrum	Transfer Block Restriction Period - 30 days
PIMCO Income	Transfer Block Restriction Period - 30 days
PIMCO Low Duration Opportunities	Transfer Block Restriction Period - 30 days
PIMCO Real Return	Transfer Block Restriction Period - 30 days
PIMCO StocksPLUS® Absolute Return	Transfer Block Restriction Period - 30 days
Royce Small-Cap	Transfer Block Restriction Period - 30 days
T. Rowe Price Global Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Growth Stock	Transfer Block Restriction Period - 30 days
T. Rowe Price Integrated US Small-Cap Growth Equity	Transfer Block Restriction Period - 30 days
Vanguard Total Bond Market Index	Transfer Block Restriction Period - 30 days
Vanguard® 500 Index	Transfer Block Restriction Period - 30 days
Vanguard® Developed Markets Index	Transfer Block Restriction Period - 30 days
Vanguard® Emerging Markets Stock Index	Transfer Block Restriction Period - 30 days
Vanguard® Federal Money Market	Wide Open
Vanguard® Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® High-Yield Corporate	Transfer Block Restriction Period - 30 days
Vanguard® Information Technology Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Mid-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Real Estate Index	Transfer Block Restriction Period - 30 days
Vanguard® Short-Term Inflation-Protected Securities Index	Transfer Block Restriction Period - 30 days

Workplace Retirement Program (Non-ERISA)

Investment Option	Trading Rule
Vanguard® Small Cap Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Growth Index	Transfer Block Restriction Period - 30 days
Vanguard® Small-Cap Value Index	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2020	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2025	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2030	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2035	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2040	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2045	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2050	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2055	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2060	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2065	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement 2070	Transfer Block Restriction Period - 30 days
Vanguard® Target Retirement Income	Transfer Block Restriction Period - 30 days
Vanguard® Total International Bond Index	Transfer Block Restriction Period - 30 days
Vanguard® Value Index	Transfer Block Restriction Period - 30 days
Victory Nasdaq 100 Index	Transfer Block Restriction Period - 30 days
Victory Pioneer Bond	Transfer Block Restriction Period - 30 days
Virtus Global Allocation	Transfer Block Restriction Period - 30 days

*This investment option is not available in all plans. Either the Security Benefit Group Fixed Account or the Vanguard® Federal Money Market will be offered.



SECURITY BENEFIT LIFE
INSURANCE COMPANY

FIRST SECURITY BENEFIT LIFE INSURANCE
AND ANNUITY COMPANY OF NEW YORK

FINANCIAL PROFESSIONAL USE ONLY

Review these rules to determine whether your investment strategy can be effectively implemented based on each underlying fund's trading restrictions and disruptive trading policies as outlined in its prospectus. Please review the SBL and/or FSBL Trading Rules document for individual investment option trading restrictions, for each variable annuity product.

Potentially Disruptive Trading Issues

SBL and FSBL accounts are not designed for market timing strategies, programmed transfers, frequent transfers, or transfers that are large in relation to total assets of an investment option. Certain investment options are assigned a trading rule that systematically limits the ability to transfer for a certain period of time after a recent transfer out of the same

investment option (30, 60, or 90 days). In addition to these systematic limitations, an underlying fund, at its discretion, may determine certain trading activities to be disruptive and direct SBL or FSBL to block transfers into an underlying fund or may restrict you from transferring any clients' account value into an underlying fund.

Security Benefit Life Insurance Company issues annuities in all states except New York, where it is not authorized and does not conduct the business of insurance.

First Security Benefit Life Insurance and Annuity Company of New York, Albany, NY, issues annuities in the state of New York only.