

Trading Rules



Revised May 1, 2024

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 Security Benefit Corporation (“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.

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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 All Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Alpha Opportunity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF High Yield | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Multi-Hedge Strategies | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | 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 |
| Neuberger Berman AMT Sustainable Equity | 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 |

AdvanceDesigns® Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| 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 |
| 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 All Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Multi-Hedge Strategies | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | 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 |
| Neuberger Berman AMT Sustainable Equity | 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 |

AdvisorDesigns® Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 |
| 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 Developing 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® Global Growth | Transfer Block Restriction Period - 30 days |
| American Funds IS® Global Small Capitalization | 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 | 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 |
| 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 Capital Growth VIP | Transfer Block Restriction Period - 30 days |
| DWS Core Equity VIP | Transfer Block Restriction Period - 30 days |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| DWS CROCI® U.S. VIP | Transfer Block Restriction Period - 30 days |
| DWS Global Small Cap VIP | Transfer Block Restriction Period - 30 days |
| DWS High Income VIP | Transfer Block Restriction Period - 30 days |
| DWS International Growth VIP | Transfer Block Restriction Period - 30 days |
| DWS Small Mid Cap Value VIP | Transfer Block Restriction Period - 30 days |
| Eaton Vance VT Floating-Rate Income | Transfer Block Restriction Period - 90 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 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 All Cap Value | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| Guggenheim VIF Multi-Hedge Strategies | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | Transfer Block Restriction Period - 30 days |
| Invesco Oppenheimer V.I. International Growth Fund | 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 |
| 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 Core Equity | 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. 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 |
| 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 Disciplined Core Value | Transfer Block Restriction Period - 30 days |
| LVIP American Century Inflation Protection | Transfer Block Restriction Period - 30 days |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 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 |
| Macquarie VIP Asset Strategy | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Balanced | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Core Equity | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Energy | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Global Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP High Income | Transfer Block Restriction Period - 60 days |
| Macquarie VIP International Core Equity | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Limited-Term Bond | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Mid Cap Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Natural Resources | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Science and Technology | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Small Cap Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Smid Cap Core | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Value | Transfer Block Restriction Period - 60 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 Value | Transfer Block Restriction Period - 30 days |
| MFS® VIT Investors Trust | Transfer Block Restriction Period - 30 days |
| 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 |
| Neuberger Berman AMT Sustainable Equity | 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 Global Bond Opportunities Portfolio (Unhedged) | Transfer Block Restriction Period - 30 days |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| PIMCO VIT Global Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| PIMCO VIT High Yield | Transfer Block Restriction Period - 30 days |
| PIMCO VIT International Bond Portfolio (Unhedged) | 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 |
| PIMCO VIT Total Return | Transfer Block Restriction Period - 30 days |
| Pioneer Bond VCT | Transfer Block Restriction Period - 30 days |
| Pioneer Equity Income VCT | Transfer Block Restriction Period - 30 days |
| Pioneer High Yield VCT | Transfer Block Restriction Period - 30 days |
| Pioneer Strategic Income VCT | 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 |
| Redwood Managed Volatility | Wide Open |
| 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 |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 |
| 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 Developing 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 Growth 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® Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Balanced ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Moderate Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Moderate Growth 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 |

EliteDesigns® Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| 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 |
| Vanguard® VIF Total Stock Market Index | 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 CBRE 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® Global Growth | Transfer Block Restriction Period - 30 days |
| American Funds IS® Global Small Capitalization | 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 | 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 |
| 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 Capital Growth VIP | Transfer Block Restriction Period - 30 days |
| DWS Core Equity VIP | Transfer Block Restriction Period - 30 days |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| DWS CROCI® U.S. VIP | Transfer Block Restriction Period - 30 days |
| DWS Global Small Cap VIP | Transfer Block Restriction Period - 30 days |
| DWS High Income VIP | Transfer Block Restriction Period - 30 days |
| DWS International Growth VIP | Transfer Block Restriction Period - 30 days |
| DWS Small Mid Cap Value VIP | Transfer Block Restriction Period - 30 days |
| Eaton Vance VT Floating-Rate Income | Transfer Block Restriction Period - 90 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 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 All Cap Value | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| Guggenheim VIF Multi-Hedge Strategies | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | Transfer Block Restriction Period - 30 days |
| Invesco Oppenheimer V.I. International Growth Fund | 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 |
| 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 Core Equity | 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. 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 |
| 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 Disciplined Core Value | Transfer Block Restriction Period - 30 days |
| LVIP American Century Inflation Protection | Transfer Block Restriction Period - 30 days |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 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 |
| Macquarie VIP Asset Strategy | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Balanced | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Core Equity | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Energy | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Global Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP High Income | Transfer Block Restriction Period - 60 days |
| Macquarie VIP International Core Equity | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Limited-Term Bond | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Mid Cap Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Natural Resources | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Science and Technology | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Small Cap Growth | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Smid Cap Core | Transfer Block Restriction Period - 60 days |
| Macquarie VIP Value | Transfer Block Restriction Period - 60 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 Value | Transfer Block Restriction Period - 30 days |
| MFS® VIT Investors Trust | Transfer Block Restriction Period - 30 days |
| 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 |
| Neuberger Berman AMT Sustainable Equity | 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 Global Bond Opportunities Portfolio (Unhedged) | Transfer Block Restriction Period - 30 days |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| PIMCO VIT Global Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| PIMCO VIT High Yield | Transfer Block Restriction Period - 30 days |
| PIMCO VIT International Bond Portfolio (Unhedged) | 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 |
| PIMCO VIT Total Return | Transfer Block Restriction Period - 30 days |
| Pioneer Bond VCT | Transfer Block Restriction Period - 30 days |
| Pioneer Equity Income VCT | Transfer Block Restriction Period - 30 days |
| Pioneer High Yield VCT | Transfer Block Restriction Period - 30 days |
| Pioneer Strategic Income VCT | 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 |
| Redwood Managed Volatility | Wide Open |
| 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 |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 |
| 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 Developing 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 Growth 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® Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Balanced ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Managed Risk Moderate Growth ETF | Transfer Block Restriction Period - 30 days |
| TOPS® Moderate Growth 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 |

EliteDesigns® II Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| 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 |
| Vanguard® VIF Total Stock Market Index | 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 CBRE 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 Opportunistic 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 |
| Delaware Ivy Asset Strategy | Transfer Block Restriction Period - 60 days |
| Delaware Ivy Small Cap Growth | Transfer Block Restriction Period - 60 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 Government Income | Transfer Block Restriction Period - 30 days |
| Guggenheim Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim Managed Futures Strategy | Transfer Block Restriction Period - 30 days |
| Guggenheim Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim World Equity Income | Transfer Block Restriction Period - 30 days |

NEA Valuebuilder Mutual Fund Program

| Investment Option | Trading Rule |
|---|---|
| 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 |
| 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 |
| Neuberger Berman Core Bond | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Large Cap Value | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Sustainable Equity | Transfer Block Restriction Period - 30 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 |

NEA Valuebuilder Mutual Fund Program

| Investment Option | Trading Rule |
|---------------------------------------|---|
| T. Rowe Price Retirement 2055 | Transfer Block Restriction Period - 30 days |
| 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 |

'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.

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 Opportunistic 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 Government Income | Transfer Block Restriction Period - 30 days |
| Guggenheim Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim World Equity Income | 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 |

NEA Valuebuilder Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| Janus Henderson Overseas | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Core Bond | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Large Cap Value | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Sustainable 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 Equity Growth | 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® Global Growth | Transfer Block Restriction Period - 30 days |
| American Funds IS® Growth-Income | Transfer Block Restriction Period - 30 days |
| American Funds IS® International | 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 All Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Multi-Hedge Strategies | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | Transfer Block Restriction Period - 30 days |
| Invesco V.I. American Value | Transfer Block Restriction Period - 30 days |

SecureDesigns® Variable Annuity

| Investment Option | Trading Rule |
|--|---|
| 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 |
| 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 |
| Macquarie VIP Asset Strategy | Transfer Block Restriction Period - 60 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 |
| Neuberger Berman AMT Sustainable Equity | 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 |
| 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 Developing 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 Growth | Transfer Block Restriction Period - 30 days |
| Allspring Large Cap Core | 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 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 Sustainable Equity | Transfer Block Restriction Period - 30 days |
| American Century Ultra® | 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 FundSM | 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 |
| 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 Mid Cap | Transfer Block Restriction Period - 30 days |
| ClearBridge Small Cap Growth | Transfer Block Restriction Period - 30 days |
| ClearBridge Sustainability Leaders | Transfer Block Restriction Period - 30 days |
| Delaware Ivy Asset Strategy | Transfer Block Restriction Period - 60 days |
| Delaware Ivy High Income | Transfer Block Restriction Period - 60 days |
| Delaware Ivy International Core Equity | Transfer Block Restriction Period - 60 days |
| Delaware Ivy Large Cap Growth | Transfer Block Restriction Period - 60 days |
| Delaware Ivy Mid Cap Growth | Transfer Block Restriction Period - 60 days |
| DWS International Growth | Transfer Block Restriction Period - 30 days |
| 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 High Income Advantage | Transfer Block Restriction Period - 60 days |

Security Benefit Advisor Program Mutual Fund

| Investment Option | Trading Rule |
|--|---|
| Fidelity® Advisor International Capital Appreciation | Transfer Block Restriction Period - 60 days |
| Fidelity® Advisor Stock Selector Mid Cap | 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 Income | Transfer Block Restriction Period - 30 days |
| Goldman Sachs Emerging Markets Equity | Transfer Block Restriction Period - 30 days |
| Goldman Sachs Government Income | 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 Risk Managed Real Estate | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim Total Return Bond | Transfer Block Restriction Period - 30 days |
| Impax High Yield 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 Developing Markets | Transfer Block Restriction Period - 30 days |
| Invesco Discovery | 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 EQV Emerging Markets All Cap | 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 Absolute Return Income Opportunities | Transfer Block Restriction Period - 30 days |
| Janus Henderson Adaptive Risk Managed U.S. Equity | Transfer Block Restriction Period - 90 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 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 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 |
| Needham Aggressive Growth | Wide Open |
| Neuberger Berman Large Cap Value | Transfer Block Restriction Period - 30 days |
| Northern Global Tactical Asset Allocation | Transfer Block Restriction Period - 60 days |

Security Benefit Advisor Program Mutual Fund

| Investment Option | Trading Rule |
|---|---|
| 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 |
| 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 |
| PIMCO StocksPLUS® Small Fund | Transfer Block Restriction Period - 30 days |
| Pioneer Strategic Income | 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® 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® Mid Cap Index | Transfer Block Restriction Period - 30 days |
| Vanguard® Real Estate 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 |

Security Benefit Advisor Program Mutual Fund

| Investment Option | Trading Rule |
|--|---|
| 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 Bond Market Index | Transfer Block Restriction Period - 30 days |
| Vanguard® Total International Bond Index | 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 |
| Western Asset Core Bond | 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 Opportunistic Midcap Value | Transfer Block Restriction Period - 60 days |
| Fidelity® Advisor Dividend Growth | Transfer Block Restriction Period - 60 days |
| Fidelity® Advisor High Income Advantage | 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 Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim World Equity Income | 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 EQV Emerging Markets All Cap | 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 |
| Neuberger Berman Sustainable Equity | Transfer Block Restriction Period - 30 days |
| Northern Global Tactical Asset Allocation | Transfer Block Restriction Period - 60 days |

Security Benefit Advisor Retirement Program

| Investment Option | Trading Rule |
|--------------------------------|---|
| Northern Large Cap Core | Transfer Block Restriction Period - 60 days |
| 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 |
| BlackRock® International Dividend | 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 Opportunistic 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 |
| Delaware Ivy Asset Strategy | Transfer Block Restriction Period - 60 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 Government Income | Transfer Block Restriction Period - 30 days |
| Guggenheim Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim Long Short Equity | 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 |

Security Benefit Advisor Variable Annuity

| Investment Option | Trading Rule |
|---|---|
| Guggenheim Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim World Equity Income | 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 |
| 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 |
| Neuberger Berman Large Cap Value | Transfer Block Restriction Period - 30 days |
| Neuberger Berman Sustainable Equity | Transfer Block Restriction Period - 30 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 |
| Pioneer Strategic Income | 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 |

Security Benefit Advisor Variable Annuity

| Investment Option | Trading Rule |
|-------------------------------------|---|
| 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 Balanced | 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 Equity Income | Transfer Block Restriction Period - 30 days |
| Federated Hermes Fund for U.S. Government Securities | Wide Open |
| Federated Hermes Kaufmann | 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 Alpha Opportunity | 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 Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim World Equity Income | 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 |
| Neuberger Berman Sustainable 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 Bond | 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® 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 |
| Vanguard® Total Bond Market Index | 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 FundSM | 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 |
| Delaware Ivy Science And Technology | Transfer Block Restriction Period - 60 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 |
| 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 |
| Pioneer Bond | 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 |

SFR® Program (ERISA)

| Investment Option | Trading Rule |
|-------------------------------|---|
| 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 |
| Templeton Foreign | Transfer Block Restriction Period - 30 days |
| Templeton Global 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 Discovery Small Cap Growth | Transfer Block Restriction Period - 30 days |
| 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 Disciplined Core Value | Transfer Block Restriction Period - 30 days |
| American Century Focused Dynamic Growth | Transfer Block Restriction Period - 90 days |
| American Century Global Small Cap | Transfer Block Restriction Period - 30 days |
| American Century Sustainable Equity | 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 |
| Baron Real Estate | Transfer Block Restriction Period - 90 days |
| BlackRock Emerging Markets | Transfer Block Restriction Period - 30 days |
| BlackRock® High Yield Bond | 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 Mid Cap | Transfer Block Restriction Period - 30 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 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 |
| Pioneer | Transfer Block Restriction Period - 30 days |
| Pioneer Bond | 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 |

SFR® Program (Non-ERISA)

| Investment Option | Trading Rule |
|--|---|
| 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 |
| 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® Mid Cap Index | Transfer Block Restriction Period - 30 days |
| Vanguard® Real Estate 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 |
| Vanguard® Total Bond Market Index | Transfer Block Restriction Period - 30 days |
| Vanguard® Total International Bond Index | Transfer Block Restriction Period - 30 days |
| Victory RS Global | Transfer Block Restriction Period - 30 days |
| Virtus Global Allocation | Transfer Block Restriction Period - 30 days |
| Virtus Global Allocation | 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 All Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Alpha Opportunity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF High Yield | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | 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 |
| Neuberger Berman AMT Sustainable Equity | 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® Global Growth | Transfer Block Restriction Period - 30 days |
| American Funds IS® Growth-Income | Transfer Block Restriction Period - 30 days |
| American Funds IS® International | 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 All Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Alpha Opportunity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF High Yield | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Large Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Long Short Equity | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Managed Asset Allocation | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Small Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF SMid Cap Value | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Core | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Large Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Mid Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF StylePlus Small Growth | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF Total Return Bond | Transfer Block Restriction Period - 30 days |
| Guggenheim VIF World Equity Income | 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 |
| Neuberger Berman AMT Sustainable Equity | 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® 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 FundSM | Transfer Block Restriction Period - 30 days |
| BlackRock® High Yield Bond | 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 |
| Invesco EQV International Equity | 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 SMID Cap Equity | Transfer Block Restriction Period - 30 days |
| PIMCO StocksPLUS® Small Fund | Transfer Block Restriction Period - 30 days |
| T. Rowe Price Blue Chip Growth | 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 |
| Vanguard® Total Bond Market Index | 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 Disciplined Core 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 FundSM | 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 |
| JPMorgan Unconstrained Debt | 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 |
| Pioneer Bond | 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® 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® High-Yield Corporate | Transfer Block Restriction Period – 30 days |
| Vanguard® Mid Cap Index | Transfer Block Restriction Period – 30 days |
| Vanguard® Real Estate 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 |

Workplace Retirement Program (Non-ERISA)

| Investment Option | Trading Rule |
|--|---|
| 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 Bond Market Index | Transfer Block Restriction Period - 30 days |
| Vanguard® Total International Bond Index | Transfer Block Restriction Period - 30 days |
| Virtus Global Allocation | Transfer Block Restriction Period - 30 days |
| Vanguard® Total International Bond Index | Transfer Block Restriction Period - 30 days |
| Virtus Ceredex Mid Cap Value Equity | 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.



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INSURANCE COMPANY

FIRST SECURITY BENEFIT LIFE INSURANCE
AND ANNUITY COMPANY OF NEW YORK

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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.

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