VARIABLE ANNUITIES

SECURITY BENEFIT

# EliteDesigns® Variable Annuity

## VARIABLE ANNUITY FACT SHEET

| Overview | |
|---|---|
| **Issue Ages** | 0–90 |
| **Purchase Payment Minimums** | • Automatic Purchase: $50<br>• Initial Purchase Payment: $50,000; Subsequent Purchase Payment: $500<br>• Maximum: Amounts more than $2 million require prior approval from Security Benefit Life Insurance Company (SBL). |
| **Plan Types** | Non-qualifed; IRA; Roth IRA |
| **Inherited Non-qualified Annuity Stretch Option** | The stretch annuity option on non-qualified incoming transfers allows the non-spousal beneficiary to take death distributions over his or her life expectancy. |
| **Fees** | • **Annual M&E Contract Value less than $500,000:** 0.20%<br>• **Annual M&E Contract Value equal to or greater than $500,000:** 0.00%<br>• **Annual Administration Fee:** 0.25% for all subaccounts<br>• **No Annual Policy Fee** |
| **Optional Riders** | **Return of Premium Death Benefit \| Annual Fee:** 0.35%<br>• Provides beneficiaries the greater of the return of Purchase Payments (less pro rata adjustments for withdrawals, less fees and any premium tax) or the current Contract Value if you die before annuity payments have begun or prior to the payout phase.<br>• This feature protects the death benefit from any downside risk from the underlying fund selections. Owner and any Joint Owner must be age 80 or younger on Contract Date. Must be purchased at Contract issue. |
| **Death Benefit** | The Standard Death Benefit is Contract Value. |
| **Loan Provisions** | None |
| **Withdrawals** | Systematic withdrawals \| $100 minimum \| Available immediately<br>Withdrawals subject to ordinary income tax before age 59½; may be subject to a 10% IRS penalty tax |
| **Withdrawal Charges** | No withdrawal charges or contingent deferred sales charge (CDSC) |
| **Fixed Period Non-life Annuity Option** | This annuity option allows you to distribute taxes on gains over time instead of upfront, so you can receive more after-tax income in earlier years of retirement — without losing control over your Contract. Choose to receive payments for a fixed number of years between 5 and 30 years. (This option is one of a number of annuity options available, and may not be suitable in every situation. Discuss which annuity option may be best with your financial professional.) |
| **Investment Transfer Strategies** | • The EliteDesigns® Variable Annuity combines the advantages of a variable annuity with the power of a diverse investment platform. You can diversify your tax-deferred portfolio through a wide variety of investment options, ranging from traditional equity and bond funds to sectors, currency, commodities and more (diversification does not assure a profit). Our fund partners include some of the most well-known and respected asset managers in the industry today.<br>• Target Portfolios by Mesirow: Five model portfolios based on your risk level are available from Mesirow Financial.[1]<br>• Free investment transfer between variable subaccounts<br>• The Rydex VIF and certain Guggenheim VIF underlying funds are designed for active trading.<br>• Trading rules apply to all underlying funds that are not designed for active trading (see annuity prospectus for details). |

[1] Target Portfolios by Mesirow are unmanaged, derived from the investment options available in EliteDesigns®, and the provision of such model portfolios is not intended to be investment advice. All brokerage services, including investment advice, are provided by your financial professional and his/her firm.

Security Benefit®

## EliteDesigns® Variable Annuity Underlying Funds

LARGE CAP
MID CAP
SMALL CAP
SECTOR
GLOBAL/INTERNATIONAL
BOND
CASH EQUIVALENT
ASSET ALLOCATION
TARGET DATE
ALTERNATIVES

The legend at left identifies the broad asset categories you'll find within EliteDesigns® Variable Annuity. Funds under each asset category are alphabetized by Morningstar Category.

| LARGE CAP | |
|---|---|
| Large Blend | American Funds IS® Growth-Income |
| Large Blend | BlackRock Advantage Large Cap Core V.I. |
| Large Blend | BNY Mellon Stock Index |
| Large Blend | Dimensional VA Equity Allocation |
| Large Blend | Fidelity® VIP Growth & Income |
| Large Blend | Fidelity® VIP Index 500 |
| Large Blend | Franklin Rising Dividends VIP Fund |
| Large Blend | Invesco V.I. Core Equity |
| Large Blend | Invesco V.I. Equally-Weighted S&P 500 |
| Large Blend | Lord Abbett Series Dividend Growth VC |
| Large Blend | LVIP JPMorgan U.S. Equity |
| Large Blend | MFS® VIT Investors Trust |
| Large Blend | MFS® VIT Research |
| Large Blend | NAA Large Core Series |
| Large Blend | ♂Neuberger Berman Quality Equity Portfolio |
| Large Blend | Nomura VIP Core Equity |
| Large Blend | Putnam VT Core Equity |
| Large Blend | Vanguard® VIF Equity Index |
| Large Blend | Vanguard® VIF PRIMECAP |
| Large Blend | Vanguard® VIF Total Stock Market Index |
| Large Growth | Alger Capital Appreciation† |
| Large Growth | Alger Large Cap Growth |
| Large Growth | Allspring Opportunity VT |
| Large Growth | Allspring VT Discovery All Cap Growth |
| Large Growth | American Funds IS® Growth |
| Large Growth | BlackRock Capital Appreciation V.I. |
| Large Growth | BlackRock Large Cap Focus Growth V.I. |
| Large Growth | BNY Mellon VIF Appreciation |
| Large Growth | Fidelity® VIP Contrafund® |
| Large Growth | Fidelity® VIP Growth Opportunities |
| Large Growth | Franklin DynaTech VIP |
| Large Growth | Franklin Large Cap Growth VIP Fund |
| Large Growth | Goldman Sachs VIT Strategic Growth |
| Large Growth | Invesco V.I. American Franchise |
| Large Growth | Janus Henderson VIT Forty |
| Large Growth | Janus Henderson VIT Research |
| Large Growth | MFS® VIT II MA Investors Growth Stock |

| LARGE CAP | |
|---|---|
| Large Growth | NAA Large Growth Series |
| Large Growth | Nomura VIP Growth |
| Large Growth | Putnam VT Large Cap Growth |
| Large Growth | Rydex VIF NASDAQ-100® |
| Large Growth | Rydex VIF S&P 500 Pure Growth |
| Large Growth | T. Rowe Price Blue Chip Growth |
| Large Growth | Vanguard® VIF Growth |
| Large Value | AB Relative Value |
| Large Value | AFIS Washington Mutual Investors |
| Large Value | BlackRock Basic Value V.I. |
| Large Value | BlackRock Equity Dividend V.I. |
| Large Value | Dimensional VA U.S. Large Value Portfolio |
| Large Value | Franklin Growth and Income VIP Fund |
| Large Value | Franklin Mutual Shares VIP Fund |
| Large Value | Goldman Sachs VIT Large Cap Value |
| Large Value | Invesco V.I. Comstock |
| Large Value | Invesco V.I. Growth and Income |
| Large Value | Lord Abbett Series Fundamental Equity VC |
| Large Value | Lord Abbett Series Growth and Income VC |
| Large Value | LVIP American Century Value |
| Large Value | LVIP Avantis Large Cap Value |
| Large Value | NAA Large Cap Value Series |
| Large Value | Nomura VIP Value |
| Large Value | Putnam VT Large Cap Value |
| Large Value | Rydex VIF S&P 500 Pure Value |
| Large Value | T. Rowe Price Equity Income |
| Large Value | Vanguard® VIF Diversified Value |
| Large Value | Vanguard® VIF Equity Income |
| Large Value | Victory Pioneer Equity Income VCT |

| MID CAP | |
|---|---|
| Mid-Cap Blend | Fidelity® VIP Mid Cap |
| Mid-Cap Blend | Goldman Sachs VIT Mid Cap Value |
| Mid-Cap Blend | Invesco V.I. Main Street Mid Cap Fund® |
| Mid-Cap Blend | Vanguard® VIF Morningstar Mid-Cap Index |
| Mid-Cap Growth | Franklin Small-Mid Cap Growth VIP Fund |
| Mid-Cap Growth | Goldman Sachs VIT Mid Cap Growth |
| Mid-Cap Growth | Invesco V.I. Discovery Mid Cap Growth |
| Mid-Cap Growth | Janus Henderson VIT Enterprise |
| Mid-Cap Growth | Lord Abbett Series Growth Opportunities VC |
| Mid-Cap Growth | NAA Mid Growth Series |
| Mid-Cap Growth | Nomura VIP Mid Cap Growth |
| Mid-Cap Growth | Rydex VIF S&P MidCap 400 Pure Growth |
| Mid-Cap Growth | Voya MidCap Opportunities Portfolio |
| Mid-Cap Value | DF Tactical Dividend VIT Fund |
| Mid-Cap Value | Invesco V.I. American Value |
| Mid-Cap Value | Janus Henderson VIT Mid Cap Value |
| Mid-Cap Value | Lord Abbett Series Mid Cap Stock VC |
| Mid-Cap Value | LVIP American Century Mid Cap Value |

♂ ESG funds noted with this symbol are funds identified by Morningstar as ESG funds pursuant to the Morningstar criteria. Morningstar defines "Sustainable Investment" as a fund that explicitly indicates any kind of sustainability, impact, or ESG strategy in their prospectus or offering documents. "ESG Funds" incorporate environmental, social, and governance ESG principles into the investment process or engagement activities. "Impact Funds" seek to make a measurable impact with investments on specific issue areas like Gender Diversity or Community development alongside financial return. "Environmental Sector Funds" are non-diversified funds that invest in environmentally oriented industries like renewable energy or water.

†New 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.

| MID CAP | |
|---|---|
| Mid-Cap Value | NAA All Cap Value Series |
| Mid-Cap Value | NAA Smid-Cap Value Series |

| SMALL CAP | |
|---|---|
| Small Blend | BNY Mellon IP Small Cap Stock Index |
| Small Blend | Fidelity® VIP Disciplined Small Cap |
| Small Blend | Goldman Sachs VIT Small Cap Equity Insights |
| Small Blend | Invesco V.I. Main Street Small Cap Fund® |
| Small Blend | Invesco V.I. Small Cap Equity |
| Small Blend | LVIP JPMorgan Small Cap Core |
| Small Blend | Nomura VIP Smid Cap Core |
| Small Growth | Lord Abbett Series Developing Growth VC† |
| Small Growth | MFS VIT New Discovery |
| Small Growth | NAA Small Growth Series |
| Small Growth | Nomura VIP Small Cap Growth |
| Small Growth | Putnam VT Small Cap Growth |
| Small Growth | Rydex VIF S&P SmallCap 600 Pure Growth |
| Small Growth | Vanguard® VIF Small Company Growth† |
| Small Growth | Virtus KAR Small-Cap Growth Series |
| Small Value | AB Discovery Value |
| Small Value | Dimensional VA U.S. Targeted Value Portfolio |
| Small Value | DWS Small Mid Cap Value VIP |
| Small Value | Franklin Small Cap Value VIP Fund |
| Small Value | NAA Small Cap Value Series |
| Small Value | Rydex VIF S&P MidCap 400 Pure Value |
| Small Value | Rydex VIF S&P SmallCap 600 Pure Value |

| SECTOR | |
|---|---|
| Commodities Broad Basket | PIMCO VIT CommodityRealReturn Strategy |
| Commodities Broad Basket | Rydex VIF Commodities Strategy |
| Communications | Rydex VIF Telecommunications |
| Consumer Cyclical | Rydex VIF Leisure |
| Consumer Cyclical | Rydex VIF Retailing |
| Consumer Defensive | Rydex VIF Consumer Products |
| Defined Outcome | Invesco® V.I. S&P 500 Buffer Fund - December |
| Defined Outcome | Invesco® V.I. S&P 500 Buffer Fund - June |
| Defined Outcome | Invesco® V.I. S&P 500 Buffer Fund - March |
| Defined Outcome | Invesco® V.I. S&P 500 Buffer Fund - September |
| Energy Limited Partnership | ALPS/Alerian Energy Infrastructure |
| Equity Energy | Nomura VIP Energy |
| Equity Energy | Rydex VIF Energy |
| Equity Energy | Rydex VIF Energy Services |
| Equity Precious Metals | Rydex VIF Precious Metals |
| Equity Precious Metals | VanEck VIP Global Gold |
| Europe Stock | Rydex VIF Europe 1.25x Strategy |
| Financial | Rydex VIF Banking |
| Financial | Rydex VIF Financial Services |
| Global Real Estate | Invesco V.I. Global Real Estate |
| Health | Invesco V.I. Health Care |
| Health | Rydex VIF Biotechnology |
| Health | Rydex VIF Health Care |

| SECTOR | |
|---|---|
| Health | T. Rowe Price Health Sciences |
| Industrials | Rydex VIF Transportation |
| Natural Resources | Nomura VIP Natural Resources |
| Natural Resources | Rydex VIF Basic Materials |
| Natural Resources | VanEck VIP Global Resources |
| Real Estate | Fidelity® VIP Real Estate |
| Real Estate | Rydex VIF Real Estate |
| Real Estate | Vanguard® VIF Real Estate Index |
| Real Estate | Virtus Duff & Phelps Real Estate Securities Series |
| Real Estate | VY® Columbia Real Estate Portfolio |
| Technology | BNY Mellon IP Technology Growth |
| Technology | Nomura VIP Science and Technology |
| Technology | Rydex VIF Electronics |
| Technology | Rydex VIF Internet |
| Technology | Rydex VIF Technology |
| Utilities | MFS® VIT Utilities |
| Utilities | Rydex VIF Utilities |

| GLOBAL/INTERNATIONAL | |
|---|---|
| Diversified Emerging Mkts | American Funds IS® New World |
| Diversified Emerging Mkts | Fidelity® VIP Emerging Markets |
| Diversified Emerging Mkts | MFS® VIT Emerging Markets Equity |
| Diversified Emerging Mkts | Morgan Stanley VIF Emerging Markets Equity |
| Diversified Emerging Mkts | Templeton Emerging Markets VIP Fund |
| Foreign Large Blend | American Funds IS® International Growth and Income |
| Foreign Large Blend | Goldman Sachs VIT International Equity Insights |
| Foreign Large Blend | Janus Henderson VIT Overseas |
| Foreign Large Blend | MFS® VIT II Research International |
| Foreign Large Blend | MFS® VIT International Intrinsic Equity |
| Foreign Large Blend | Nomura VIP International Core Equity |
| Foreign Large Blend | Vanguard® VIF Total International Stock Market Index |
| Foreign Large Growth | American Funds IS® EUPAC Fund™ |
| Foreign Large Growth | Fidelity® VIP Overseas |
| Foreign Large Growth | Invesco V.I. EQV International Equity |
| Foreign Large Growth | Invesco V.I. International Growth Fund |
| Foreign Large Growth | LVIP American Century International |
| Foreign Large Growth | Vanguard® VIF International |
| Foreign Large Growth | Virtus SGA International Growth Series |
| Foreign Large Value | Dimensional VA International Value Portfolio |
| Foreign Large Value | Templeton Foreign VIP Fund |
| Foreign Small/Mid Blend | Dimensional VA International Small Portfolio |
| Global Allocation | MFS® VIT Global Tactical Allocation |
| Global Allocation | Nomura VIP Asset Strategy |
| Global Large-Stock Blend | AFIS Capital World Growth and Income |
| Global Large-Stock Blend | Templeton Growth VIP Fund |
| Global Large-Stock Growth | ØAB Sustainable Global Thematic |
| Global Large-Stock Growth | American Funds IS® Global Growth |
| Global Large-Stock Growth | Invesco V.I. Global |
| Global Large-Stock Growth | Nomura VIP Global Growth |
| Global Large-Stock Value | Franklin Mutual Global Discovery VIP Fund |

| GLOBAL/INTERNATIONAL | |
|---|---|
| Global Large-Stock Value | NAA World Equity Income Series |
| Global Moderate Allocation | BlackRock Global Allocation V.I. |
| Global Moderate Allocation | Dimensional VA Global Moderate Allocation |
| Global Small/Mid Stock | American Funds IS® SMALLCAP World Fund® |
| Global Small/Mid Stock | Third Avenue Value |

| BOND | |
|---|---|
| Bank Loan | Eaton Vance VT Floating-Rate Income |
| Bank Loan | Guggenheim VIF Floating Rate Strategies |
| Emerging Markets Bond | Morgan Stanley VIF Emerging Markets Debt |
| Emerging Markets Bond | PIMCO VIT Emerging Markets Bond |
| Global Bond | American Funds IS® Capital World Bond |
| Global Bond | Invesco V.I. Global Strategic Income |
| Global Bond | PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) |
| Global Bond | Templeton Global Bond VIP Fund |
| Global Bond-USD Hedged | Dimensional VA Global Bond Portfolio |
| High Yield Bond | BlackRock High Yield V.I. |
| High Yield Bond | Federated Hermes High Income Bond II |
| High Yield Bond | Fidelity® VIP High Income |
| High Yield Bond | Guggenheim VIF High Yield |
| High Yield Bond | Invesco V.I. High Yield |
| High Yield Bond | MFS® VIT High Yield |
| High Yield Bond | Nomura VIP High Income |
| High Yield Bond | PIMCO VIT High Yield |
| High Yield Bond | Putnam VT High Yield |
| High Yield Bond | Vanguard® VIF High Yield Bond |
| High Yield Bond | Victory Pioneer High Yield VCT |
| High Yield Bond | Western Asset Variable Global High Yield Bond |
| Inflation-Protected Bond | LVIP American Century Inflation Protection |
| Inflation-Protected Bond | PIMCO VIT Real Return |
| Intermediate Core Bond | Fidelity® VIP Investment Grade Bond |
| Intermediate Core Bond | LVIP JPMorgan Core Bond |
| Intermediate Core Bond | Vanguard® VIF Global Bond Index |
| Intermediate Core Bond | Vanguard® VIF Total Bond Market Index |
| Intermediate Core-Plus Bond | Guggenheim VIF Total Return Bond |
| Intermediate Core-Plus Bond | Lord Abbett Series Total Return VC |
| Intermediate Core-Plus Bond | MFS® VIT Total Return Bond |
| Intermediate Core-Plus Bond | PIMCO VIT Total Return |
| Intermediate Core-Plus Bond | Putnam VT Income |
| Intermediate Core-Plus Bond | Victory Pioneer Bond VCT |
| Intermediate Core-Plus Bond | Victory Pioneer Strategic Income VCT |
| Intermediate Government | AFIS U.S. Government Securities |
| Intermediate Government | American Funds IS® Mortgage |
| Intermediate Government | Federated Hermes Fund for U.S. Government Securities II |
| Intermediate Government | Franklin U.S. Government Securities VIP Fund |
| Intermediate Government | Invesco V.I. Government Securities |
| Multisector Bond | Fidelity® VIP Strategic Income |

| BOND | |
|---|---|
| Multisector Bond | Franklin Strategic Income VIP Fund |
| Multisector Bond | Lord Abbett Series Bond-Debenture VC |
| Multisector Bond | Putnam VT Diversified Income |
| Multisector Bond | Rydex VIF High Yield Strategy |
| Multisector Bond | Virtus Newfleet Multi-Sector Intermediate Bond Series |
| Short-Term Bond | Nomura VIP Limited-Term Bond |
| Short-Term Bond | PIMCO VIT Low Duration |
| Short-Term Bond | T. Rowe Price Limited-Term Bond |
| Short-Term Bond | Vanguard® VIF Short Term Investment Grade |
| Ultrashort Bond | Dimensional VA Short-Term Fixed Portfolio |
| Ultrashort Bond | PIMCO VIT Short-Term |

| CASH EQUIVALENT | |
|---|---|
| Money Market-Taxable | Rydex VIF U.S. Government Money Market |

**You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

| ASSET ALLOCATION | |
|---|---|
| Aggressive Allocation | Morningstar Aggressive Growth ETF Asset Allocation Portfolio |
| Aggressive Allocation | TOPS® Aggressive ETF |
| Conservative Allocation | Morningstar Conservative ETF Asset Allocation Portfolio |
| Global Moderate Allocation | PIMCO VIT Global Managed Asset Allocation |
| Moderate Allocation | AB VPS Dynamic Asset Allocation |
| Moderate Allocation | American Funds IS® Asset Allocation |
| Moderate Allocation | Fidelity® VIP Balanced |
| Moderate Allocation | Invesco V.I. Equity and Income |
| Moderate Allocation | MFS® VIT Total Return |
| Moderate Allocation | Morningstar Balanced ETF Asset Allocation Portfolio |
| Moderate Allocation | Nomura VIP Balanced |
| Moderate Allocation | Putnam VT Global Asset Allocation |
| Moderate Allocation | Rydex VIF Mid-Cap 1.5x Strategy |
| Moderate Allocation | Rydex VIF Nova |
| Moderate Allocation | TOPS® Balanced ETF |
| Moderate Allocation | TOPS® Managed Risk Moderate ETF |
| Moderate Allocation | TOPS® Moderate ETF |
| Moderate Allocation | Vanguard® VIF Balanced |
| Moderate Allocation | Vanguard® VIF Moderate Allocation |
| Moderate Allocation | Virtus Tactical Allocation Series |
| Moderately Aggressive Allocation | Morningstar Growth ETF Asset Allocation Portfolio |
| Moderately Aggressive Allocation | TOPS® Managed Risk Moderately Aggressive ETF |
| Moderately Aggressive Allocation | TOPS® Moderately Aggressive ETF |
| Moderately Conservative Allocation | Franklin Income VIP Fund |
| Moderately Conservative Allocation | Morningstar Income and Growth ETF Asset Allocation Portfolio |
| Moderately Conservative Allocation | TOPS® Conservative ETF |
| Moderately Conservative | TOPS® Managed Risk Balanced ETF |

| ASSET ALLOCATION | |
|---|---|
| Allocation | |
| Moderately Conservative Allocation | Vanguard® VIF Conservative Allocation |
| Tactical Allocation | DF Tactical Momentum VIT Fund |
| Tactical Allocation | Invesco V.I. Balanced-Risk Allocation |
| Tactical Allocation | PIMCO VIT All Asset |

| ALTERNATIVES | |
|---|---|
| Multistrategy | Guggenheim VIF Multi-Hedge Strategies |
| Systematic Trend | Guggenheim VIF Global Managed Futures Strategy |
| Trading--Inverse Debt | Rydex VIF Inverse Government Long Bond Strategy |
| Trading--Inverse Equity | Rydex VIF Inverse Dow 2x Strategy |
| Trading--Inverse Equity | Rydex VIF Inverse Mid-Cap Strategy |
| Trading--Inverse Equity | Rydex VIF Inverse NASDAQ-100® Strategy |
| Trading--Inverse Equity | Rydex VIF Inverse Russell 2000® Strategy |
| Trading--Inverse Equity | Rydex VIF Inverse S&P 500 Strategy |
| Trading--Leveraged Debt | Rydex VIF Government Long Bond 1.2x Strategy |
| Trading--Leveraged Equity | Rydex VIF Dow 2x Strategy |
| Trading--Leveraged Equity | Rydex VIF Japan 2x Strategy |
| Trading--Leveraged Equity | Rydex VIF NASDAQ-100® 2x Strategy |
| Trading--Leveraged Equity | Rydex VIF Russell 2000® 1.5x Strategy |
| Trading--Leveraged Equity | Rydex VIF Russell 2000® 2x Strategy |
| Trading--Leveraged Equity | Rydex VIF S&P 500 2x Strategy |
| Trading--Miscellaneous | Rydex VIF Strengthening Dollar 2x Strategy |
| Trading--Miscellaneous | Rydex VIF Weakening Dollar 2x Strategy |

# Your path *To and Through Retirement®* begins here.

**Talk to your financial professional to see whether the EliteDesigns® Variable Annuity can complement your retirement portfolio or contact us at 800.888.2461.**

**To view EliteDesigns® Variable Annuity's performance, please scan the QR code or visit SecurityBenefit.com/Performance.**

**You should consider the investment objectives, risks, charges, and expenses of the investment options available under the variable annuities offered. You may obtain prospectuses and/or summary prospectuses that contain this and other information about the investment options or variable annuity by calling our Service Center at 800.888.2461. You should read the prospectuses and/or summary prospectuses carefully before investing. Investing in variable annuities involves risk and there is no guarantee of investment results.**

Neither Security Benefit Life Insurance Company nor **Security Distributors** is a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

This fact sheet must be preceded or accompanied by the EliteDesigns® Variable Annuity product brochure.

Security Benefit and its affiliates are not related to Morningstar.

Annuities are long-term investments suitable for retirement investing. The investment return and principal value of an investment in the EliteDesigns® Variable Annuity will fluctuate and you may have a gain or loss at redemption.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity. See the prospectus for complete product details.

The EliteDesigns® Variable Annuity (form V6029 (11-00)) is a flexible premium deferred variable annuity issued by Security Benefit Life Insurance Company (SBL). Securities are distributed by **Security Distributors**, a subsidiary of SBL, which is wholly owned by SBL Holdings, Inc. (Security Benefit).

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Security Benefit®
TO AND THROUGH RETIREMENT

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