

FIRST SECURITY BENEFIT LIFE INSURANCE AND ANNUITY COMPANY OF NEW YORK

# EliteDesigns® Variable Annuity

## VARIABLE ANNUITY FACT SHEET

Overview	
<b>Issue Ages</b>	0-90
<b>Purchase Payment Minimums</b>	<ul style="list-style-type: none"> <li>Initial Purchase Payment: \$50,000</li> <li>Subsequent Purchase Payment: \$500</li> <li>Automatic Purchase: \$50</li> </ul>
<b>Plan Types</b>	Non-qualified; IRA; Roth IRA
<b>Inherited Non-qualified Annuity Stretch Option</b>	The stretch annuity option on non-qualified incoming transfers allows the non-spousal beneficiary to take death distributions over his or her life expectancy.
<b>Fees</b>	<ul style="list-style-type: none"> <li><b>Annual M&amp;E Contract Value less than \$500,000:</b> 0.20%</li> <li><b>Annual M&amp;E Contract Value equal to or greater than \$500,000:</b> 0.00%</li> <li><b>Annual Administration Fee:</b> 0.25% for all subaccounts</li> <li><b>No Annual Policy Fee</b></li> </ul>
<b>Optional Riders</b>	<p><b>Return of Premium Death Benefit   Annual Fee: 0.35%</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
<b>Death Benefit</b>	The Standard Death Benefit is Contract Value.
<b>Loan Provisions</b>	None
<b>Withdrawals</b>	Systematic withdrawals   \$100 minimum   Available immediately Withdrawals subject to ordinary income tax before age 59½; may be subject to a 10% IRS penalty tax
<b>Withdrawal Charges</b>	No withdrawal charges or contingent deferred sales charge (CDSC)
<b>Investment Transfer Strategies</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Target Portfolios by Mesirow: Five model portfolios based on your risk level are available from Mesirow Financial.<sup>1</sup></li> <li>Free investment transfer between variable subaccounts</li> <li>The Rydex VIF and certain Guggenheim VIF underlying funds are designed for active trading.</li> <li>Trading rules apply to all underlying funds that are not designed for active trading (see annuity prospectus for details).</li> </ul>

<sup>1</sup> 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.

## 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	ØNeuberger Berman Quality Equity Portfolio
Large Blend	Nomura VIP Core Equity
Large Blend	Putnam VT Core Equity
Large Blend	Vanguard® VIF Capital Growth
Large Blend	Vanguard® VIF Equity Index
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 Disciplined Core Value
Large Value	LVIP American Century 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 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	Donoghue Forlines 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

Ø 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	LVIP American Century Mid Cap Value
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
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
Global Real Estate	VY CBRE Global Real Estate Portfolio
Health	Invesco V.I. Health Care
Health	Rydex VIF Biotechnology
Health	Rydex VIF Health Care
Health	T. Rowe Price Health Sciences
Industrials	Rydex VIF Transportation
Natural Resources	Nomura VIP Natural Resources

SECTOR	
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 Developing 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 Value
Foreign Large Blend	Nomura VIP International Core Equity
Foreign Large Blend	Vanguard® VIF Total International Stock Market Index
Foreign Large Growth	American Funds IS® International
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	Invesco V.I. Global Core Equity
Global Large-Stock Blend	Templeton Growth VIP Fund
Global Large-Stock Growth	∅AB 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 Large-Stock Value	NAA World Equity Income Series
Global Moderate	BlackRock Global Allocation V.I.

## GLOBAL/INTERNATIONAL

Allocation	
Global Moderate Allocation	Dimensional VA Global Moderate Allocation
Global Small/Mid Stock	American Funds IS® Global Small Capitalization
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	PIMCO VIT International Bond 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
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**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 Growth ETF
Conservative Allocation	Morningstar Conservative ETF Asset Allocation Portfolio
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 Growth ETF
Moderate Allocation	TOPS® Moderate Growth 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® Growth ETF
Moderately Aggressive Allocation	TOPS® Managed Risk Growth 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 Allocation	TOPS® Managed Risk Balanced ETF
Moderately Conservative	Vanguard® VIF Conservative Allocation

**ASSET ALLOCATION**

Allocation	
Tactical Allocation	Donoghue Forlines Momentum VIT Fund
Tactical Allocation	Invesco V.I. Balanced-Risk Allocation
Tactical Allocation	PIMCO VIT All Asset
Tactical Allocation	PIMCO VIT Global Managed Asset Allocation

**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*<sup>®</sup> begins here.

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



To view EliteDesigns<sup>®</sup> Variable Annuity's performance, please scan the QR code or visit [FSBL.com/Performance](https://FSBL.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.

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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<sup>®</sup> 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.

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