

Charting a Course Forward: SecureDesigns® 5% Dollar Cost Averaging Special

Earn 5% while easing back into the market with the SecureDesigns Variable Annuity 6-month DCA Plus Account — available now on new contracts.

Many advisors are encouraging clients to stay the course in today's turbulent market environment. With the SecureDesigns Variable Annuity DCA Plus Account (6-month), you can hold your initial purchase payment in the 5% DCA Plus Account as it systematically transfers into your choice of underlying investment options over six months.¹ This disciplined dollar cost averaging approach can help you stay invested while easing back into the market over time, instead of all at once.

Key Advantages

- ✓ The DCA Plus Account balance earns 5%.²
- ✓ Six monthly transfers may help avoid investing too much when the market is high, and too little when the market is low.
- ✓ Potentially benefit from purchasing some units when prices could be lower.
- ✓ Worry less about market fluctuations and when to choose the right time to invest.
- ✓ Choose from nearly 90 underlying investments across broad asset categories from well-respected fund managers.

How does Dollar Cost Averaging with a 5% Fixed Account work?

For the first 30 days after your SecureDesigns contract purchase, your Contract Value will be held in the DCA Plus Account where it earns 5% interest. Each month thereafter, for six months, your Contract Value is systematically transferred into the investment options you've selected. Your Contract Value being held in the DCA Plus Account continues to earn 5% until moving into your investment options.

The example below shows how unit costs could vary over time. Based on the principal of spreading out investments over time, see how the DCA Plus Account might increase your likelihood of purchasing investments at a lower average cost (with the benefit of the 5% interest) over an initial upfront purchase of the same investments.

| Beg. of month | Unit Cost | Lump Sum Investment | | | SecureDesigns Purchase With DCA Plus ³ | | | | | |
|---|-----------|---------------------|-------------------|------------------------------|--|---------------------------------|---------------------------------------|-----------------|-------------------|-------------------------------|
| | | Units Purchased | Total Units | Monthly Account Value | DCA Plus Account Value | Monthly Transfer to Investments | DCA Plus Account Value after Transfer | Units Purchased | Total Units | Monthly Contract Value |
| 1 | \$10 | 1,000 | 1,000 | \$10,000 | \$10,000 | Purchase held for first 30 days | \$10,000 | - | - | \$10,000 |
| 2 | \$11 | - | 1,000 | \$11,000 | \$10,082 | \$1,680 | \$8,401 | 153 | 153 | \$10,082 |
| 3 | \$9 | - | 1,000 | \$9,000 | \$8,470 | \$1,694 | \$6,776 | 188 | 341 | \$9,845 |
| 4 | \$8 | - | 1,000 | \$8,000 | \$6,831 | \$1,708 | \$5,123 | 213 | 554 | \$9,559 |
| 5 | \$8 | - | 1,000 | \$8,000 | \$5,165 | \$1,722 | \$3,444 | 215 | 770 | \$9,601 |
| 6 | \$9 | - | 1,000 | \$9,000 | \$3,472 | \$1,736 | \$1,736 | 193 | 963 | \$10,399 |
| 7 | \$10 | - | 1,000 Total Units | \$10,000 Total Account Value | \$1,750 | \$1,750 | \$0 | 175 | 1,138 Total Units | \$11,375 Total Contract Value |
| 1,000 units were purchased up front. After six months of fluctuating prices, the total account value is \$10,000. | | | | | An additional 138 units were purchased with the SecureDesigns DCA Plus Account. Combined with the DCA Plus Account's 5% interest, the SecureDesigns contract gained \$1,375 more than the lump sum investment. | | | | | |

¹ Dollar cost averaging does not guarantee a profit or protect against loss in a declining market.

² Funds must move from the DCA Plus Account in 6 installments, with the first installment occurring after 30 days.

³ Amounts in this example have been rounded to the nearest whole number. The example does not reflect the deduction of any M&E, administration or fund expenses. If such fees were deducted, the values illustrated would be reduced. Example is not representative of any one account and is intended as a hypothetical account only. This example does not take into consideration any additional Purchase Payments during the initial six months of the contract.

Frequently Asked Questions

1 Can I select the DCA Plus Account if I purchase SecureDesigns with additional Riders?

DCA Plus is not available on contracts with an Alternate Withdrawal Charge or Extra Credit Rider.

2 Can I continue to contribute toward my DCA Plus Account after my new contract has been issued?

Yes, but only with new purchase payments, and you must do so within the DCA Plus Period of six months. Such amounts will be transferred to the applicable investment directions over the months remaining in the DCA Plus Period. Transfers between the DCA Plus Account and your existing Contract Value or standard Fixed Account are not permitted. Purchase Payments made after the six-month DCA Plus Period may not be directed to the DCA Plus Account.

3 How do I elect the DCA Plus option?

Work with your financial professional to see if SecureDesigns is a fit into your retirement portfolio. Once you decide to purchase the contract, be sure to complete the SecureDesigns DCA Plus Form included in your client kit where you will select the underlying investments in which to invest your initial Contract Value. Keep in mind that your initial contract purchase is held in the DCA Plus Account for the first 30 days before the first transfer occurs.

Your path *To and Through Retirement*[®] begins here.

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

You should carefully consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options before investing. You may obtain a prospectus for the variable annuity and prospectuses or summary prospectuses (if available) for the underlying investment options by calling 800.888.2461. You should read the 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.

Annuities are long-term investments suitable for retirement investing. The investment return and principal value of an investment in the SecureDesigns 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.

Must be accompanied by the SecureDesigns brochure. See the prospectus for complete product details.

The SecureDesigns Variable Annuity (form V6029) 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, and SBL is a subsidiary of Security Benefit Corporation (Security Benefit).