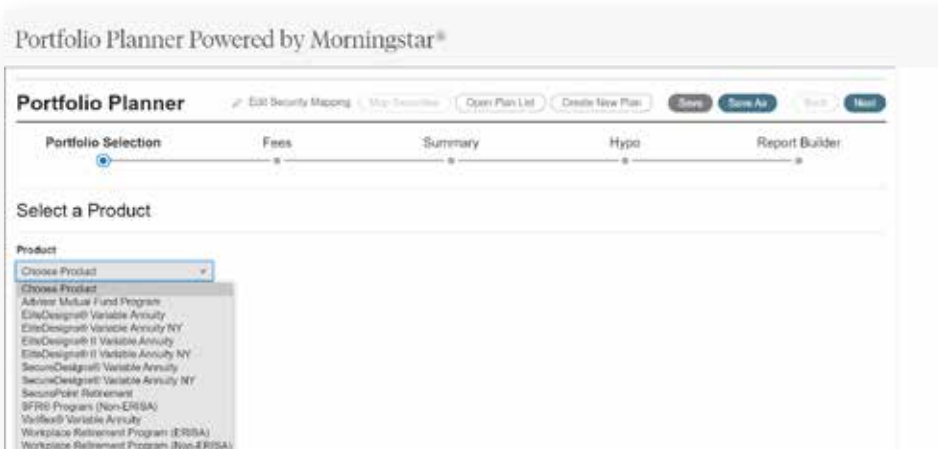




How to Create a New Portfolio: Quick Start Guide

Portfolio Planner Powered by Morningstar®

Step 1: Choose a **Product** from the dropdown.



The screenshot shows the 'Portfolio Planner' interface. At the top, there's a title bar with 'Portfolio Planner Powered by Morningstar®'. Below it, a navigation bar includes links for 'Edit Security Mapping', 'Map Securities', 'Open Plan List', 'Create New Plan', and buttons for 'Save', 'Save As', 'Print', and 'Mail'. A progress bar below the navigation bar shows five steps: 'Portfolio Selection', 'Fees', 'Summary', 'Hypo', and 'Report Builder'. The 'Portfolio Selection' step is currently active. Under the heading 'Select a Product', there is a 'Product' dropdown menu. The dropdown is open, showing a list of product options including 'Choose Product', 'Admiral Mutual Fund Program', 'EthaDesign® Variable Annuity', 'EthaDesign® Variable Annuity NY', 'EthaDesign® II Variable Annuity', 'EthaDesign® II Variable Annuity NY', 'SecuroDesign® Variable Annuity', 'SecuroDesign® Variable Annuity NY', 'SecuroPoint Retirement', 'SFR® Program (Non-ERISA)', 'Wellfare® Variable Annuity', 'Workplace Retirement Program (ERISA)', and 'Workplace Retirement Program (Non-ERISA)'.

Step 2: Choose a **Fee Option** from the next dropdown.



This screenshot shows the same 'Portfolio Planner' interface as the previous one, but now the 'Fees' step in the progress bar is active. The 'Product' dropdown is still set to 'SFR® Program (Non-ERISA)'. Below it, a 'Fee Option' dropdown menu is open, displaying a list of fee options: 'Choose Fee Option', 'SFR 1% Option', 'SFR 0.85% Option', 'SFR 0.75% Option', 'SFR 0.65% Option', 'SFR 0.50% Option', 'SFR 0.35% Option', and 'SFR Fee Based Option'.



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Step 3: Select the **model portfolio** box (select model) or the **custom portfolio** box (select desired investment options, then select **+Add** button), then select the lower **Next** button (top right of screen) and then enter investment percentages (weights) and finally select top-right **Next** button.

Portfolio Planner Powered by Morningstar®

Portfolio Planner

Portfolio Selection Fees Summary Hypo Report Builder

Select a Product

Product
SFR® Program (Non-ERISA) (1/1/15)

Fee Option
SFR® Fee Based Option

SFR® Program (Non-ERISA) - How do you want to create the portfolio?

Choose a model and adjust it if you want to.
Portfolio portfolio by a list or you

Create a custom portfolio by searching for holdings and entering their values.

If you choose an existing model (left option), you will see the following screen.

Portfolio Planner Powered by Morningstar®

Portfolio Planner

Portfolio Selection Fees Summary Hypo Report Builder

SFR® Non-Erta Conservative Model

SFR® Non-Erta Moderate Conservative Model

SFR® Non-Erta Moderate Model

SFR® Non-Erta Moderate Aggressive Model

SFR® Non-Erta Aggressive Model

If you choose to create a custom portfolio (right option), you will see the following screen.

Portfolio Planner Powered by Morningstar®

Portfolio Planner

Portfolio Selection Fees Summary Hypo Report Builder

Create a Custom Portfolio

1. Select an option

2. Select and Add Your Investments

3. Review Your Selections

Holdings

Symbol Name Sector Industry Market Cap Weight

Add

Step 4: To make changes to fees, select the **Edit Fees** button. If you don't need to edit the fees, you can skip this step by selecting the **Next** button (top right of screen).

Portfolio Planner Powered by Morningstar®

Portfolio Planner

Portfolio Selection Fees Summary Hypo Report Builder

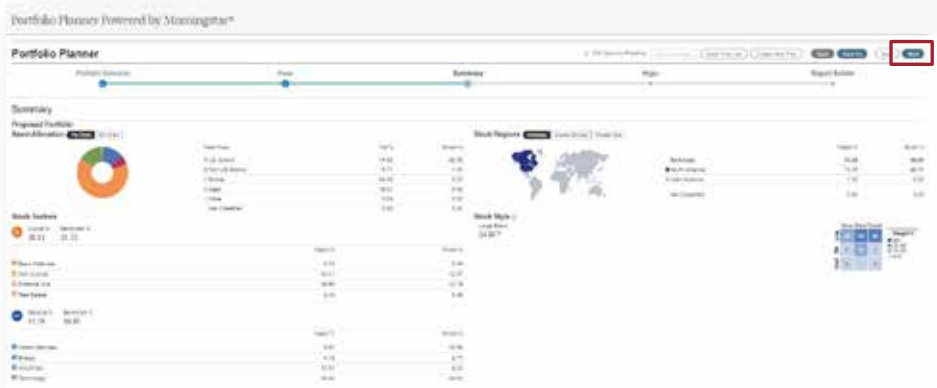
Fees

Portfolio Fees

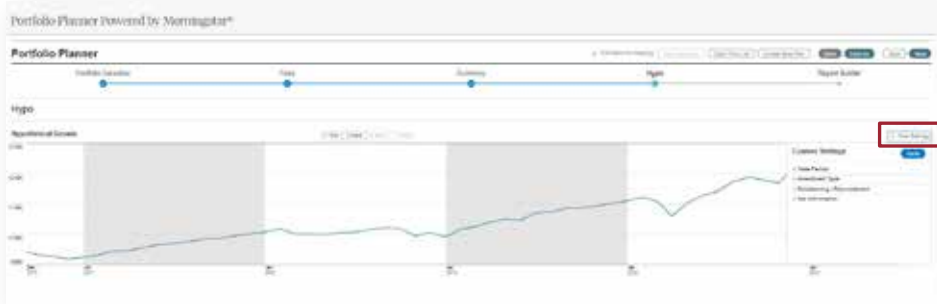
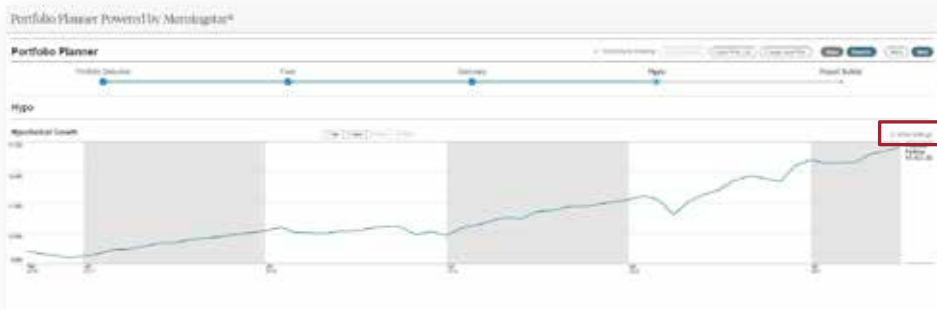
Fee Type Fee Amount Fee Basis

Edit Fees

Step 5: Review the charts and analysis. When done, select the **Next** button (top right of screen) until you get to the **Hypo** screen



Step 6 (Optional): Select **Show Settings** (top right of hypothetical chart) to make changes to custom settings.



Step 7: Enter the **Report Builder** fields as desired. Select desired reports — then select the **Generate Report** button.

The screenshot displays the 'Portfolio Planner' interface, specifically the 'Report Builder' section. At the top, a navigation bar includes the title 'Portfolio Planner Powered by Morningstar', a search bar, and several tabs: 'Assets', 'Reports', 'Tools', and 'Help'. Below the navigation bar, a horizontal timeline shows five steps: 'Portfolio Selection', 'Data', 'Summary', 'Visuals', and 'Report Builder', with the current step highlighted. The 'Report Builder' section is divided into two columns. The left column contains a list of report sections: 'Report Includes', 'Cover Page', 'Report Header', 'Investment Objectives', 'Investment Constraints', 'Investment Strategies', 'Investment Performance', 'Investment Risk', 'Investment Fees', 'Investment Tax', 'Investment ESG', 'Investment Social', 'Investment Environmental', 'Investment Governance', 'Investment Impact', 'Investment Stewardship', 'Investment Engagement', 'Investment Voting', 'Investment Proxy', 'Investment Shareholder', 'Investment Dividend', 'Investment Payout', 'Investment Yield', 'Investment Total Return', 'Investment Risk-Adjusted Return', 'Investment Volatility', 'Investment Correlation', 'Investment Beta', 'Investment Alpha', 'Investment Sharpe Ratio', 'Investment Sortino Ratio', 'Investment Maximum Drawdown', 'Investment Recovery Period', 'Investment Time to Breakeven', 'Investment Payback Period', 'Investment Internal Rate of Return', 'Investment Net Present Value', 'Investment Expected Value', 'Investment Standard Deviation', 'Investment Variance', 'Investment Skewness', 'Investment Kurtosis', 'Investment Jarvis', 'Investment Jenson', 'Investment Jensen', 'Investment Jensen Alpha', 'Investment Jensen Beta', 'Investment Jensen Gamma', 'Investment Jensen Delta', 'Investment Jensen Epsilon', 'Investment Jensen Zeta', 'Investment Jensen Eta', 'Investment Jensen Theta', 'Investment Jensen Iota', 'Investment Jensen Kappa', 'Investment Jensen Lambda', 'Investment Jensen Mu', 'Investment Jensen Nu', 'Investment Jensen Xi', 'Investment Jensen Omicron', 'Investment Jensen Pi', 'Investment Jensen Rho', 'Investment Jensen Sigma', 'Investment Jensen Tau', 'Investment Jensen Upsilon', 'Investment Jensen Phi', 'Investment Jensen Chi', 'Investment Jensen Psi', 'Investment Jensen Omega'. The right column contains a list of report sections: 'Report Includes', 'Cover Page', 'Report Header', 'Investment Objectives', 'Investment Constraints', 'Investment Strategies', 'Investment Performance', 'Investment Risk', 'Investment Fees', 'Investment Tax', 'Investment ESG', 'Investment Social', 'Investment Environmental', 'Investment Governance', 'Investment Impact', 'Investment Stewardship', 'Investment Engagement', 'Investment Voting', 'Investment Shareholder', 'Investment Dividend', 'Investment Payout', 'Investment Yield', 'Investment Total Return', 'Investment Risk-Adjusted Return', 'Investment Volatility', 'Investment Correlation', 'Investment Beta', 'Investment Alpha', 'Investment Sharpe Ratio', 'Investment Sortino Ratio', 'Investment Maximum Drawdown', 'Investment Recovery Period', 'Investment Time to Breakeven', 'Investment Payback Period', 'Investment Internal Rate of Return', 'Investment Net Present Value', 'Investment Expected Value', 'Investment Standard Deviation', 'Investment Variance', 'Investment Skewness', 'Investment Kurtosis', 'Investment Jarvis', 'Investment Jenson', 'Investment Jensen', 'Investment Jensen Alpha', 'Investment Jensen Beta', 'Investment Jensen Gamma', 'Investment Jensen Delta', 'Investment Jensen Epsilon', 'Investment Jensen Zeta', 'Investment Jensen Eta', 'Investment Jensen Theta', 'Investment Jensen Iota', 'Investment Jensen Kappa', 'Investment Jensen Lambda', 'Investment Jensen Mu', 'Investment Jensen Nu', 'Investment Jensen Xi', 'Investment Jensen Omicron', 'Investment Jensen Pi', 'Investment Jensen Rho', 'Investment Jensen Sigma', 'Investment Jensen Tau', 'Investment Jensen Upsilon', 'Investment Jensen Phi', 'Investment Jensen Chi', 'Investment Jensen Psi', 'Investment Jensen Omega'. At the bottom, there are links for 'Privacy Policy', 'Terms of Service', 'Contact Us', and 'Help'. A red box highlights the 'Report Builder' tab in the bottom right corner.

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