

## How can SecureDesigns help me save for retirement?

**Build an investment portfolio tailored to your risk profile and financial goals from nearly 90 well-known underlying investment options.**

[SecureDesigns](#) offers investment options from some of the industry's most highly regarded money managers. This expertise can help diversify your portfolio according to your unique wealth accumulation objectives and risk tolerance — from conservative to aggressive.<sup>1</sup>

Choose to manage your own assets, work with a trusted financial professional, or work with a third party investment adviser firm to provide account oversight (there are generally fees associated with third party firms).

Unlike fixed rate products such as a fixed annuity, you have the ability participate in the market, which means greater potential for returns that can help meet or outpace the rate of inflation.

### **The Power of Tax Deferral**

**Benefit from compounding on 100% of your gains by deferring taxes on the returns of your investment, you can benefit in two ways:**

1. Tax-free growth - your gains are not taxed until withdrawal, which means 100% of those gains are compounding over time.
2. As a retirement savings vehicle, many typically wait to take withdrawals until they're in retirement. For many Americans, that's a time when they may be in a lower tax bracket.

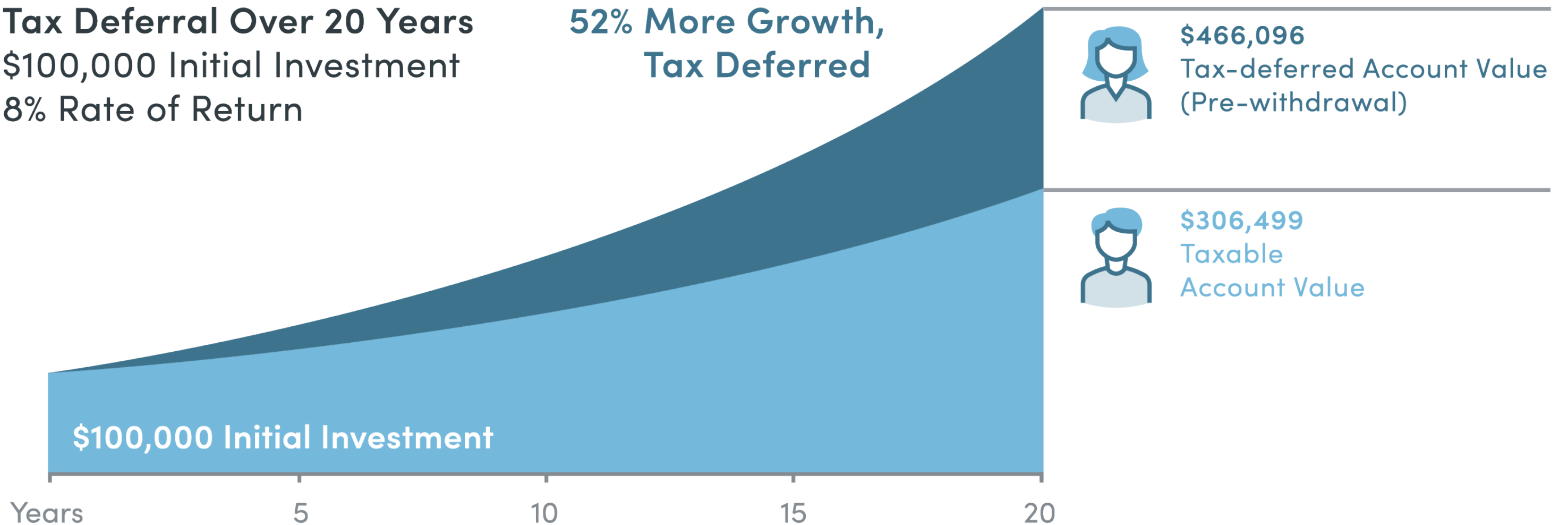
While qualified plans like a 401(k) or IRAs can also offer the advantage of tax deferral, you do have contribution limits. With SecureDesigns, you can invest as much as \$1 million and potentially more into your contract.

Below is an example of how a tax-deferred portfolio can help accumulate wealth faster than a similar portfolio that's been taxed along the way. This example shows 52% more growth on a tax-deferred portfolio over a taxable portfolio.

# The Power of Tax Deferral

**Tax Deferral Over 20 Years**  
\$100,000 Initial Investment  
8% Rate of Return

**52% More Growth,  
Tax Deferred**



This hypothetical example assumes a 28% overall tax rate for both Jane and Joe.

SOURCE: Security Benefit, January 25, 2019. The example above assumes an initial investment of \$100,000 with investment earnings of 8% and a federal income tax rate and short-term capital gains tax of 24% and does not reflect the effect of any state taxes. These returns are hypothetical and in no way relate to the actual performance of any investment. The investment return on any particular product may differ substantially. Tax rates and tax treatment of earnings may impact comparative results. 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. It is important to note that while taxes on amounts invested in an annuity are deferred until withdrawn, upon withdrawal, tax-deferred performance would be reduced by income taxes on gains. Withdrawals are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% IRS penalty tax. Conversely, earnings from investments that do not offer tax deferral are taxed currently, and withdrawals from such an investment are not subject to the penalty tax. Lower maximum tax rates on capital gains and dividends would make the return of the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Some situations such as your personal investment horizon and income tax brackets (both current and anticipated), changes in tax rates and tax treatment of investment earnings may impact the results of this comparison. Each person's situation is different, so these and other considerations must be taken into account when making an investment decision. For illustrative purposes, an income tax and short-term capital gains tax rate of 24% has been used; however, a person's tax rate will likely change over the course of a 20-year

period.

### **What if I want more flexibility?**

Everyone's financial situation is unique. SecureDesigns lets you tailor the product to fit your financial needs and risk profile. As an investment-oriented variable annuity, you benefit from the contract's low cost and diverse investment options. But, you have optional features available (at an additional cost) if you want added protection or flexibility:

1. Annual stepped up death benefit
2. 4% Extra Credit Enhancement
3. Waiver of Withdrawal Charges for unexpected hardships (nursing home; disability, terminal illness)
4. Shorter Withdrawal Charge periods<sup>2</sup>

**Talk to your financial professional to see whether the SecureDesigns Variable Annuity can complement your retirement portfolio.**

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<sup>1</sup> Diversification does not assure a profit.

<sup>2</sup> Nursing Home Waiver is not available in California and Massachusetts, and Terminal Illness Waiver is not available in California and New Jersey.

## **Related Products**

- [EliteDesigns® Variable Annuity](#)
- [EliteDesigns® II Variable Annuity](#)
- [Variflex® Variable Annuity](#)

## **Related Resources**

- [SecureDesigns DCA Plus 5% Offer \(PDF\)](#)
- [SecureDesigns Mesirow Target Portfolios \(PDF\)](#)
- [Mesirow Risk Quiz and Asset Allocation Models \(PDF\)](#)
- [Morningstar® Top-rated Funds in SecureDesigns \(PDF\)](#)
- [Performance](#)
- [Quick Reference Tax Guide \(PDF\)](#)

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

Annuities are long-term investments, suitable for retirement investing. The investment return and principal value of an investment in a 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 SecureDesigns Variable Annuity, form V6029, is a flexible purchase payment deferred variable annuity issued by Security Benefit Life Insurance Company (SBL) and distributed by **Security Distributors**, a subsidiary of SBL. SBL is a subsidiary of Security Benefit Corporation (Security Benefit).

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