

[How can EliteDesigns® II help your clients save for retirement?](#)

Market participation and tax-deferred growth can help your clients accumulate wealth over the long term.

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

You can choose to manage those assets on your own, or your client can work with a third party investment adviser to help achieve their financial goals.

The Power of Tax Deferral

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. The graph below shows 74% more growth on a tax deferred portfolio over a taxable portfolio.

tax-deferred growth
Image Credit: Source: Fidelity Investments

SOURCE: Security Benefit, December 17, 2021. The example above assumes an initial investment of \$200,000 with investment earnings of 8% and a federal income tax rate and short-term capital gains tax of 37% 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 the EliteDesigns II annuity fees including mortality and expense risk charge of 1.20% (for contracts with a value over \$500,000, the M&E is 1.00%); annual administration fee of 0.25% on all subaccounts except for Dimensional and Vanguard funds, which are 0.65% or the 0.35% optional Return of Premium Death Benefit fee. 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 It is important to note that while taxes on amounts invested in an annuity are deferred until withdrawn, upon withdrawal, tax-deferred performance would be reduced by income taxes on gains.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 37% has been used; however, a person's tax rate will likely change over the course of a 20-year period.

Help your clients manage their legacy

EliteDesigns II offers a standard death benefit as well as an optional death benefit that entitles their beneficiaries to an amount equal to the principal investment less a reduction for withdrawals or current contract value, whichever is greater. This optional benefit (available for 0.35% annually) eliminates any downside risk in the underlying fund selections to the beneficiaries of the contract owner. This benefit is available only at contract purchase for contract owners 80 and younger.

When a contract owner names a beneficiary prior to annuitization, upon death, the assets to the annuity are transferred directly to their beneficiaries, bypassing the delays and expenses of probate.

For more information about EliteDesigns II, call our Sales Support Team at 800.747.5164, option 3.

¹Diversification does not assure a profit. Not all underlying investment options are suitable for tactical allocation and active trading.

Related Products

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

RELATED RESOURCES

- [EliteDesigns II Mesirow Target Portfolios \(PDF\)](#)
- [Mesirow Risk Quiz and Asset Allocation Models \(PDF\)](#)
- [Morningstar® Top-rated Funds in EliteDesigns II \(PDF\)](#)
- [Performance](#)
- [2021 Quick Reference Tax Guide \(PDF\)](#)

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.

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.

See the prospectus for complete product details.

The EliteDesigns II Variable Annuity, form V6209 (11-00), is a flexible premium 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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