

Retirement Consolidation Center



Help your clients consolidate and get on track with Security Benefit. Here, you will find:

- Information to help you better understand Regulation Best Interest (Reg BI)
- Presentations to help you engage your clients
- Materials to educate your clients on the options available to them
- Education on Security Benefit products and services
- Forms needed to conduct transfer and rollover transactions

There are multiple factors to consider when you make a recommendation for clients to rollover or transfer assets into one account. We hope this Retirement Consolidation Center can serve as a valued resource to make sure you are acting in the best interest of your clients.

	403(b)	Traditional IRA	Roth IRA
Target Market	Non-profit institutions and other 501(c)(3)	Individual with a taxable income	Individual with a taxable income subject to your modified adjusted gross income (MAGI) and income filing status
Key Features	<ul style="list-style-type: none">• Tax-deferred investing and growth• Investment flexibility	<ul style="list-style-type: none">• Tax-deductible contributions• Tax-deferred growth	<ul style="list-style-type: none">• Contributions are made on an after-tax basis• Tax-deferred growth• Qualified withdrawals are tax-free
Contributors	Employee deferrals and Employer depending on plan	Individual	Individual
Max Contributions	Roth contributions — check with your employer for availability	Contributions may continue after the RMD age if you have earned income	Contributions may continue after the RMD age if you have earned income
Catch-Up Contributions (Age 50+ and Age 60-63)	Yes	Yes	Yes
Maximum Annual Employer Contribution	Up to 25% of eligible compensation	N/A	N/A
Vesting	Depends on the plan (applies to Employer contributions)	N/A	N/A
Loans	Yes	N/A	N/A

Advisor Mutual Fund Program

Through our Advisor Mutual Fund program, you can offer clients a retirement platform with low minimums, simple fee structure, and flexible investment options from brand names including:

- Vanguard Funds®
- American Funds®
- BlackRock®
- T. Rowe Price®

With no fund exchange fees and more than 140 different investment options, it is a great platform to provide diversification to those clients who want to rollover or transfer their funds into one account.

Annuity Products

If you have clients in need of non-correlated asset classes or additional tax deferrals, we have multiple annuity offerings that range from fixed index annuities to variable annuities. With flexible options to offer your clients, you can create investment strategies that align with your clients' goals.

Foundations Fixed Index Annuity	Use Online Application Builder
RateTrack[®] Fixed Annuity	Use Online Application Builder
Advanced Choice Fixed Annuity	Use Online Application Builder
EliteDesigns[®] Variable Annuity	Order Sales Materials
EliteDesigns[®] II Variable Annuity	Order Sales Materials
SecureDesigns[®] Variable Annuity	Order Sales Materials

Account Applications

- [Advisor Mutual Fund Application Builder](#)
- [Advisor Mutual Fund 403\(b\)\(7\) Options 3 and 4 Enrollment Application](#)
- [Advisor Mutual Fund 403\(b\)\(7\) Fee Based Enrollment Application](#)
- [Traditional and Roth IRA Application](#)
- [SEP and SIMPLE IRA Application](#)

Transfer Forms

- [Advisor Mutual Fund Incoming Funds](#)

- [Workplace Retirement \(ERISA\) Incoming Funds](#)
- [Workplace Retirement \(Non-ERISA\) Incoming Funds](#)
- [SFR Incoming Funds](#)
- [SecurePoint Incoming Funds](#)

Client Presentations

- [The Life of Your IRA](#)
- [Designing Your Retirement Income Blueprint](#)
- [Who Will Get Your Inherited IRA Assets?](#)

Guides & Brochures

- [Your Guide to IRAs](#)
- [Penalty-Free Withdrawals from Your IRA](#)
- [Client Guide to IRA Rollovers](#)
- [Client Guide to Inherited IRAs](#)
- [Understanding Regulation Best Interest](#)
- [Guide to Required Minimum Distributions \(RMD\)](#)

FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS

Annuities are issued by Security Benefit Life Insurance Company in all states except New York.

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds OR the variable annuities and their underlying investment options before investing. You may obtain a prospectus for the variable annuities and/or prospectuses or summary prospectuses (if available) for the underlying investment options OR mutual funds by calling our Service Center at 1-800-888-2461. You should read the prospectuses carefully before investing. Investing in variable annuities OR mutual funds involves risk and there is no guarantee of investment results.

Diversification does not assure a profit or protect against loss in a declining market.

The Security Benefit Advisor 403(b)(7) is a Custodial Account under §403(b)(7) of the Internal Revenue Code. The Security Benefit Advisor 457 is a Trust Account under §457 of the Internal Revenue Code. Security Benefit Advisor IRA is an IRA Custodial Account under §408(a) of the Internal Revenue Code.

The EliteDesigns Variable Annuity (form V6209), EliteDesigns II Variable Annuity (form V6209), SecureDesigns Variable Annuity (form V6029), are flexible premium deferred variable annuities issued by Security Benefit Life Insurance Company (SBL).

The Foundations Annuity and the RateTrack Annuity (forms 5800 (11-10), ICC105800 (11-10), ICC15 5300 (12-15) and 5300 (12-15)), and the Advanced Choice Annuity (forms 5200 (9-13) & ICC13 5200 (9-13)) are issued by SBL.

SBL is not authorized and does not conduct the business of insurance in the state of New York.

Annuities are long-term investments suitable for retirement planning.

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.

Services are offered through and securities are distributed by **Security Distributors**, an indirect subsidiary of SBL Holdings, Inc. (Security Benefit).

Security Benefit, its affiliates and subsidiaries, and their respective employees, representatives, do not provide tax, accounting, or legal advice. Any statements contained herein concerning taxes were not intended as and should not be construed as tax advice, nor should they be used for the purpose of avoiding federal, state, or local taxes and/or tax penalties. Please seek independent tax, accounting or legal advice.

SB-10006-20 | 2023/12/14