

SECURITY BENEFIT

SFR Program - Non-ERISA

FACT SHEET

The Security Benefit SFR Program offers more than 50 mutual funds with nationally recognized fund managers to help you meet your retirement needs.

- Personalized local service from a financial professional
- Participants can take withdrawals* without sales charge for qualified distributable events (e.g. retirement, separation of service)
- Contributions made on a pretax basis (Roth contributions may also be available - consult your employer for details)
- Money management services from Morningstar Investment Management

SFR Program - Non-ERISA Overview

Services	<ul style="list-style-type: none"> • My Security Benefit Mobile app provides easy access for account information, fund performance and investment holdings. • Free exchanges between funds • Automatic asset reallocation • Automatic dollar-cost averaging
Plan Types	Roth contributions may be available to 403(b)(7) and 457 plans
Participant Administration Fees	<ul style="list-style-type: none"> • Up to \$35 per year may apply. • Contact your plan administrator or financial representative for more details.
Asset Based Fees	Unitized asset-based fees: 0.35% - 1.00% NAV with hard dollar wrap fee also supported
Advisory Fees	A maximum annual fee of .60% may apply to Managed by Morningstar.
Fund Expenses	0.50% to 1.75% (net), depending on the fund
Loans	<ul style="list-style-type: none"> • Loan Origination Fee: \$50 • Annual Loan Maintenance Fee: \$50 (\$12.50 charged quarterly) • Loans are not available in all plans. Contact your plan administrator for details.
Withdrawals	A \$25 fee may apply for any withdrawals not requested online through the participant account at SecurityBenefit.com.

SFR Program - Non-ERISA Underlying Funds

Fund Name and Share Class	Symbol	Morningstar Category
LARGE CAP		
∅ American Century Large Cap Equity A	AFDAX	Large Blend
BNY Mellon S&P 500 Index N/A	PEOPX	Large Blend
Vanguard® 500 Index <i>Admiral</i>	VFIAX	Large Blend
∅ Victory Pioneer Y	PYODX	Large Blend
American Century Ultra® A	TWUAX	Large Growth
JPMorgan Large Cap Growth R3	JLGPX	Large Growth
T. Rowe Price Growth Stock R	RRGSX	Large Growth
Vanguard® Growth Index <i>Admiral</i>	VIGAX	Large Growth
Victory Nasdaq 100 Index A	UANQX	Large Growth
Avantis® U.S. Large Cap Value <i>Inst</i>	AVLVX	Large Value
Vanguard® Value Index <i>Admiral</i>	VVIAX	Large Value

Fund Name and Share Class	Symbol	Morningstar Category
MID CAP		
BNY Mellon Midcap Index <i>Investor</i>	PESPX	Mid-Cap Blend
JPMorgan Mid Cap Equity A	JCMAX	Mid-Cap Blend
Vanguard® Mid Cap Index <i>Admiral</i>	VIMAX	Mid-Cap Blend
Janus Henderson Enterprise S	JGRTX	Mid-Cap Growth
JPMorgan Mid Cap Growth R3	JMGPX	Mid-Cap Growth
Vanguard® Mid-Cap Growth Index <i>Admiral</i>	VMGMX	Mid-Cap Growth
Allspring Special Mid Cap Value A	WFPAX	Mid-Cap Value
Vanguard® Mid-Cap Value Index <i>Admiral</i>	VMVAX	Mid-Cap Value

Fund Name and Share Class	Symbol	Morningstar Category
SMALL CAP		
Invesco Main Street Small Cap A	OSCAX	Small Blend
Vanguard® Small Cap Index <i>Admiral</i>	VSMAX	Small Blend
Invesco Discovery <i>Class A</i>	OPOCX	Small Growth
T. Rowe Price Integrated US Small-Cap Growth Equity <i>Advisor</i>	TQAAX	Small Growth
Vanguard® Small-Cap Growth Index <i>Admiral</i>	VSGAX	Small Growth
Allspring Special Small Cap Value A	ESPAX	Small Value
MFS New Discovery Value R3	NDVTX	Small Value
PIMCO RAE US Small A	PMJAX	Small Value
Vanguard® Small-Cap Value Index <i>Admiral</i>	VSIAX	Small Value

∅ ESG funds noted with this symbol are funds identified by Morningstar as ESG funds pursuant to the Morningstar criteria. Morningstar defines "Sustainable Investment" as a fund that explicitly indicates any kind of sustainability, impact, or ESG strategy in their prospectus or offering documents. "ESG Funds" incorporate environmental, social, and governance (ESG) principles into the investment process or engagement activities. "Impact Funds" seek to make a measurable impact with investments on specific issue areas like Gender Diversity or Community development alongside financial return. "Environmental Sector Funds" are non-diversified funds that invest in environmentally oriented industries like renewable energy or water.

##Not available in 457(b) Tax Exempt (Top Hat), which utilizes the ERISA lineup rather than the Non-ERISA.

Fund Name and Share Class	Symbol	Morningstar Category
SECTOR		
BNY Mellon Natural Resources A	DNLAX	Natural Resources
Baron Real Estate Retail	BREFX	Real Estate
Vanguard® Real Estate Index Admiral	VGSLX	Real Estate
Vanguard® Information Technology Index Admiral	VITAX	Technology

Fund Name and Share Class	Symbol	Morningstar Category
GLOBAL/INTERNATIONAL		
American Funds® New World Fund® R4	RNWEX	Diversified Emerging Mkts
Avantis® Emerging Markets Equity Inst	AVEEX	Diversified Emerging Mkts
Vanguard® Emerging Markets Stock Index Admiral	VEMAX	Diversified Emerging Mkts
Vanguard® Developed Markets Index Admiral	VTMGX	Foreign Large Blend
American Funds® EuroPacific Growth R4	REREX	Foreign Large Growth
PIMCO RAE Global ex-US A	PZRAX	Foreign Large Value
Victory RS Global A	RSGGX	Global Large-Stock Blend
T. Rowe Price Global Stock Advisor	PAGSX	Global Large-Stock Growth
Loomis Sayles Global Allocation A	LGMAX	Global Moderate Allocation
American Century Global Small Cap A	AGCLX	Global Small/Mid Stock

Fund Name and Share Class	Symbol	Morningstar Category
BOND		
Invesco Corporate Bond A	ACCBX	Corporate Bond
Vanguard® Total International Bond Index Admiral	VTABX	Global Bond-USD Hedged
BlackRock® High Yield Service	BHYSX	High Yield Bond
PIMCO High Yield Spectrum A	PHSAX	High Yield Bond
American Funds Inflation Linked Bond R4	RILDY	Inflation-Protected Bond
Vanguard® Total Bond Market Index Admiral	VBTLX	Intermediate Core Bond
Guggenheim Total Return Bond ‡ A	GIBAX	Intermediate Core-Plus Bond
Victory Pioneer Bond A	PIOBX	Intermediate Core-Plus Bond
Allspring Income Plus A	WSIAX	Multisector Bond
PIMCO Income A	PONAX	Multisector Bond
Guggenheim Macro Opportunities ‡ A	GIOAX	Nontraditional Bond
Vanguard® Short-Term Inflation-Protected Securities Index Admiral	VTAPX	Short-Term Inflation-Protected Bond

Fund Name and Share Class	Symbol	Morningstar Category
CASH EQUIVALENT		
JPMorgan U.S. Government Money Market Morgan	MJGXX	Money Market-Taxable

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Fund Name and Share Class	Symbol	Morningstar Category
ASSET ALLOCATION		
Janus Henderson Balanced A	JDBAX	Moderate Allocation
T. Rowe Price Capital Appreciation <i>Advisor</i>	PACLX	Moderate Allocation

Fund Name and Share Class	Symbol	Morningstar Category
TARGET DATE		
T. Rowe Price Retirement 2010 <i>Advisor</i>	PARAX	Target-Date 2000-2010
T. Rowe Price Retirement 2015 <i>Advisor</i>	PARHX	Target-Date 2015
T. Rowe Price Retirement 2020 <i>Advisor</i>	PARBX	Target-Date 2020
Vanguard® Target Retirement 2020 <i>Investor</i>	VTWNX	Target-Date 2020
T. Rowe Price Retirement 2025 <i>Advisor</i>	PARJX	Target-Date 2025
Vanguard® Target Retirement 2025 <i>Investor</i>	VTTVX	Target-Date 2025
T. Rowe Price Retirement 2030 <i>Advisor</i>	PARCX	Target-Date 2030
Vanguard® Target Retirement 2030 <i>Investor</i>	VTHRX	Target-Date 2030
T. Rowe Price Retirement 2035 <i>Advisor</i>	PARKX	Target-Date 2035
Vanguard® Target Retirement 2035 <i>Investor</i>	VTTHX	Target-Date 2035
T. Rowe Price Retirement 2040 <i>Advisor</i>	PARDX	Target-Date 2040
Vanguard® Target Retirement 2040 <i>Investor</i>	VFORX	Target-Date 2040
T. Rowe Price Retirement 2045 <i>Advisor</i>	PARLX	Target-Date 2045
Vanguard® Target Retirement 2045 <i>Investor</i>	VTIVX	Target-Date 2045
T. Rowe Price Retirement 2050 <i>Advisor</i>	PARFX	Target-Date 2050
Vanguard® Target Retirement 2050 <i>Investor</i>	VFIFX	Target-Date 2050
T. Rowe Price Retirement 2055 <i>Advisor</i>	PAROX	Target-Date 2055
Vanguard® Target Retirement 2055 <i>Investor</i>	VFFVX	Target-Date 2055
T. Rowe Price Retirement 2060 <i>Advisor</i>	TRRYX	Target-Date 2060
Vanguard® Target Retirement 2060 <i>Investor</i>	VTTSX	Target-Date 2060
T. Rowe Price Retirement 2065 <i>Advisor</i>	PASUX	Target-Date 2065+
Vanguard® Target Retirement 2065 <i>Investor</i>	VLXVX	Target-Date 2065+
Vanguard® Target Retirement 2070 <i>Investor</i>	VSVNX	Target-Date 2065+
Vanguard® Target Retirement Income <i>Investor</i>	VTINX	Target-Date Retirement

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

Call us for more information at 800.888.2461
or visit SecurityBenefit.com



To view SFR Program - Non-ERISA's performance please scan the QR code on the left or visit SecurityBenefit.com/Performance.

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*Withdrawals are subject to ordinary income tax and if withdrawn prior to age 59 1/2 may be subject to a 10% IRS penalty

An additional asset based fee of 0.45% applies to assets held in the Vanguard[®] and Avantis funds.

An additional asset based fee of 0.10% applies to assets held in American Funds[®].

An additional asset based fee of 0.45% applies to assets held in the Pioneer fund.

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