

## SECURITY BENEFIT

## SecurePoint Retirement Program

FOR 401(a) | 403(b)(7) ERISA

## FACT SHEET

Security Benefit has partnered with Mesirow to create the Security Benefit SecurePoint Retirement program. This program is designed to offer a high quality investment option line-up, managed and tracked on six comprehensive fiduciary criteria. This means you receive a high quality retirement plan with competitive investment options.

- A diversified investment line-up of 30+ investment options
- Optional investment and managed account services from Morningstar
- 24/7 access to your account information
- Contributions on a pretax basis or after-tax as Roth contributions
- Contributions plus earnings grow tax-deferred until withdrawal\*
- Complete portability upon severance from employment

## SecurePoint Retirement Program Overview

<b>Services</b>	<ul style="list-style-type: none"> <li>• My Security Benefit Mobile app provides easy access for account information, fund performance and investment holdings.</li> <li>• Free exchanges between funds</li> <li>• Automatic asset reallocation</li> <li>• Automatic dollar-cost averaging</li> </ul>
<b>Plan Types</b>	401(a); 403(b)(7) ERISA  Ask your employer if Roth contributions are available
<b>Stable Value Options</b>	<ul style="list-style-type: none"> <li>• Plans may offer one of the following stable value options: Group Fixed Account or Vanguard® Federal Money Market and BlackRock® Low Duration Bond, but may not have more than one of those options.</li> <li>• Either of these options can be used in addition to the funds listed in the investment options.</li> <li>• Consult with your Financial Professional or employer to determine which option is available in your plan.</li> </ul>
<b>Participant Administration Fees</b>	<ul style="list-style-type: none"> <li>• \$17 per year</li> </ul>
<b>Asset Based Fees</b>	Unitized asset-based fees: 0.45% – 0.95%   NAV with hard dollar wrap fee also supported
<b>Loans</b>	<ul style="list-style-type: none"> <li>• Loan Origination Fee: \$50</li> <li>• Annual Loan Maintenance Fee: \$50 (\$12.50 charged quarterly)</li> <li>• Loans are not available in all plans. Contact your plan administrator for details.</li> </ul>
<b>Withdrawals</b>	A \$25 fee may apply for any withdrawals not requested online through the participant account at SecurityBenefit.com.

## SecurePoint Retirement Program Underlying Funds

### GUARANTEED

Security Benefit Group Fixed Account

Fund Name and Share Class	Symbol	Morningstar Category
LARGE CAP		
Allspring Disciplined U.S. Core   A	EVSAX	Large Blend
Vanguard® 500 Index   <i>Admiral</i>	VFIAX	Large Blend
T. Rowe Price Blue Chip Growth   R	RRBGX	Large Growth
MFS Value   R3	MEIHX	Large Value

Fund Name and Share Class	Symbol	Morningstar Category
MID CAP		
Vanguard® Mid Cap Index   <i>Admiral</i>	VIMAX	Mid-Cap Blend

Fund Name and Share Class	Symbol	Morningstar Category
SMALL CAP		
JPMorgan US Small Company   R3	JUSPX	Small Blend
Vanguard® Small Cap Index   <i>Admiral</i>	VSMAX	Small Blend
Janus Henderson Triton   S	JGMIX	Small Growth
Allspring Special Small Cap Value   A	ESPAX	Small Value

Fund Name and Share Class	Symbol	Morningstar Category
SECTOR		
PIMCO CommodityRealReturn Strategy   A	PCRAX	Commodities Broad Basket
DWS RREEF Real Estate Securities   A	RRRAX	Real Estate

Fund Name and Share Class	Symbol	Morningstar Category
GLOBAL/INTERNATIONAL		
American Century Emerging Markets   A	AEMMX	Diversified Emerging Mkts
MFS® International Diversification   R3	MDIHX	Foreign Large Blend
Vanguard® Developed Markets Index   <i>Admiral</i>	VTMGX	Foreign Large Blend
American Funds® New Perspective Fund®   R3	RNPCX	Global Large-Stock Growth

Fund Name and Share Class	Symbol	Morningstar Category
BOND		
BlackRock® High Yield   A	BHYAX	High Yield Bond
BlackRock® Inflation Protected Bond   A	BPRAX	Inflation-Protected Bond
Vanguard® Total Bond Market Index   <i>Admiral</i>	VBTLX	Intermediate Core Bond
Janus Henderson Flexible Bond   S	JADFX	Intermediate Core-Plus Bond
BlackRock® Low Duration Bond   A	BLDAX	Short-Term Bond

Fund Name and Share Class	Symbol	Morningstar Category
CASH EQUIVALENT		
Vanguard® Federal Money Market   <i>Investor</i>	VMFXX	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   <i>S</i>	JABRX	Moderate Allocation

Fund Name and Share Class	Symbol	Morningstar Category
TARGET DATE		
Vanguard® Target Retirement 2020   <i>Investor</i>	VTWNX	Target-Date 2020
Vanguard® Target Retirement 2025   <i>Investor</i>	VTTVX	Target-Date 2025
Vanguard® Target Retirement 2030   <i>Investor</i>	VTHRXX	Target-Date 2030
Vanguard® Target Retirement 2035   <i>Investor</i>	VTTHX	Target-Date 2035
Vanguard® Target Retirement 2040   <i>Investor</i>	VFORX	Target-Date 2040
Vanguard® Target Retirement 2045   <i>Investor</i>	VTIVX	Target-Date 2045
Vanguard® Target Retirement 2050   <i>Investor</i>	VFIFX	Target-Date 2050
Vanguard® Target Retirement 2055   <i>Investor</i>	VFFVX	Target-Date 2055
Vanguard® Target Retirement 2060   <i>Investor</i>	VTTSX	Target-Date 2060
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*<sup>®</sup> begins here.

Call us for more information at 800.888.2461  
or visit [SecurityBenefit.com](https://SecurityBenefit.com)



To view SecurePoint Retirement Program's performance please scan the QR code on the left or visit [SecurityBenefit.com/Performance](https://SecurityBenefit.com/Performance).

**You should consider the investment objectives, risks, charges, and expenses of the mutual funds carefully before investing. You may obtain prospectuses or summary prospectuses (if available) that contain this and other information about the mutual funds by calling our Service Center at 800.888.2461. You should read the prospectuses or summary prospectuses (if available) carefully before investing. Investing in mutual funds involves risk and there is no guarantee of investment results.**

Security Benefit and its affiliates are not fiduciaries. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

\*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® funds.

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The principal value of target date funds is not guaranteed at any time, including at or after the target date, which is the approximate date when investors turn age 65. The funds invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. The funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus more on income and principal stability during retirement. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility.

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The Security Benefit SecurePoint Retirement 401(k) and 401(a) products are Trust Accounts under §401 of the Internal Revenue Code. The SecurePoint Retirement 403(b)(7) ERISA product is a Custodial Account under §403(b)(7) of the Internal Revenue Code. The SecurePoint Retirement 457(b) Tax Exempt product is a Trust Account under §457(g) of the Internal Revenue Code.

The Guaranteed Group Annuity (also referred to as the Fixed Account Option) is a group unallocated fixed annuity contract issued by Security Benefit Life Insurance Company ("SBL"), contract form GV4586 (12-03)U. The obligations under the Fixed Account option are guaranteed by SBL's General Account in the event that the assets are not sufficient to meet the Fixed Account obligations.

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