



SECURITY BENEFIT

SmartChoice

OPEN ARCHITECTURE MUTUAL FUND PLATFORM
FOR EMPLOYER SPONSORED PLANS



Making a Smart Choice

Providing a retirement plan for your employees can set the foundation for a lasting, comfortable retirement. To provide this benefit, you want a program specifically designed for your business with features and tools that make it easy and enjoyable to think about retirement. You want a program that meets people where they're at with their retirement goals and guides them across the finish line.

That's why we've created the Security Benefit SmartChoice retirement program, a solution that's customized for your needs with features designed to engage your employees in their retirement like never before.

Streamlined Fiduciary Service

SmartChoice offers plan-level fiduciary services. We've partnered with an independent third-party financial services firm to select, monitor, and manage your plan's investment options.

Why is this good for you?



Manages the plan's investments to meet ERISA fiduciary standards



Minimizes your risk exposure



Ensure investments are diversified



Keeps plan investment expenses to a reasonable level



Provides regular reporting to plan's Trustees

My Security Benefit Mobile App¹

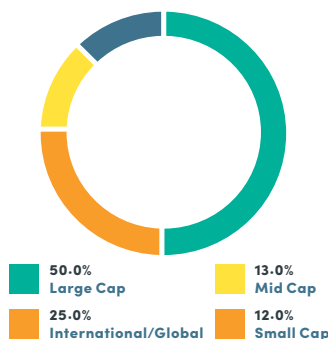
A unique feature to the SmartChoice program is the My Security Benefit mobile app that goes along with it.

This new app grants the user anytime, all-the-time, on-the-go access to their retirement account. Your employees will be able to plan, view, and track their progress using the app's tools, including a personalized retirement calculator. The calculator allows the user to determine their own personal "score" in real time to assess and optimize their retirement plan.

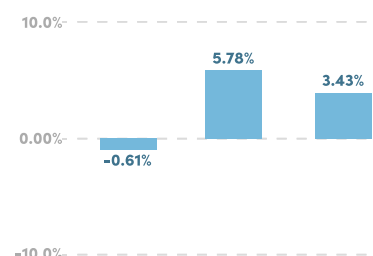
Features of the My Security Benefit app:



Calculate and estimate retirement income needs



View account holdings and activity



View investment performance and change investments

Financial and Health Wellness Suite

Built into the app is a financial and health wellness suite that engages users and keeps them committed to their long-term retirement goals. With this functionality, your employees can take classes about financial and personal well-being that are tailored to their lifestyle, skills, and interests. Plan participants can earn rewards along the way such as gift cards to popular retailers and discounts to subscriptions.²



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¹ Available in the App Store and Google Play. The app is only available for client who have a mutual fund account with Security Benefit.

² Rewards provided by a third party.

Quarterly Plan Health Reports

Your plan will receive a quarterly plan health report that provides you with a thorough review of how your employees are saving over time. Your plan health report provides you with:

Plan economics
(Assets, Contributions,
Participants)

Plan demographics
based on age, tenure,
compensation, and
gender

Benchmarks of your
plan against similar
plans

Additional Benefits

We offer additional benefits when you place your plan with us:

Dedicated team of specialists with
65 years of combined experience

No proprietary funds;
fixed account available¹

Quarterly plan investment
report cards

Quick paperless enrollment that can
be completed in less than
two minutes

¹The Security Benefit Group Fixed Account (also called "Fixed Account" or "Fixed Account Option") is a group unallocated fixed annuity contract issued by Security Benefit Life Insurance Company ("SBL"), policy form GV4586. The obligations under the Fixed Account are guaranteed by SBL's General Account in the event that the assets are not sufficient to meet the Fixed Account obligations. SBL is a subsidiary of Security Benefit.



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

**Talk to your financial professional to learn more
or contact us at 800.888.2461.**

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Security Benefit Smart Choice is a Trust Account under §401 or §457(g) of the Internal Revenue Code. The Security Benefit Smart Choice 403(b)(7) is a Custodial Account under §403(b)(7) of the Internal Revenue Code. Recordkeeping services are provided by Security Financial Resources, Inc., a subsidiary of Security Benefit Corporation (Security Benefit).



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