

# InvestMyself<sup>®</sup> 403(b) | IRA

## FACT SHEET

### Your Retirement Future at Your Fingertips

#### A self-guided solution to help you plan for a confident, comfortable retirement

InvestMyself<sup>®</sup> is part of the overall NEA Retirement Program and provides you with an opportunity to enroll, monitor, and manage your retirement savings on your own. Leverage online tools, educational videos, and informational guides to secure a supplemental savings plan that helps you reach your retirement goals.

### Key Features

- 403(b)(7) Traditional or Roth Accounts
- IRA Traditional or Roth Accounts
- Rollover balances from other accounts
- Minimum contribution of \$100 per month
- Multiple investment options: Target Date Funds, Vanguard<sup>®</sup> Index Funds

### Contributions/deferrals to certain accounts may be tax deductible or offered on a pretax basis (consult your tax advisor).\*

2024	403(b)	IRA
Tax Deferrals	\$23,000	\$7,000
Catch-up (age 50+)	\$7,500	\$1,000

\* Withdrawals are subject to ordinary income tax and, if withdrawn prior to age 59½, may be subject to a 10% IRS penalty tax.

**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.**

Neither Security Benefit Corporation nor its affiliates are 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.

Marketing services in respect of InvestMyself 403(b) | IRA are provided by **Security Distributors, LLC**. Security Benefit executes all fund transactions through Matrix Settlement and Clearance Services, LLC (MSCS) omnibus arrangement.

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.

The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. **Security Distributors** and certain of its affiliates (collectively, "Security Benefit") make these products available to plans and accounts pursuant to an agreement with NEA's wholly owned subsidiary, NEA Member Benefits ("MB"), which markets the NEA Program. Security Benefit has the exclusive right to offer the products directly or through other authorized broker/dealers, and MB in marketing the NEA Program generally may not enter into arrangements with other providers of similar investment programs or otherwise promote to NEA members or their employees any investment products that compete with the NEA Program products. Security Benefit pays an annual fee to MB under the agreement. You may wish to take into account this agreement and arrangement when considering and evaluating any communications relating to NEA Retirement products.

U.S. Equity	Target Date Funds	Specialty	Fixed Income
<b>Large Cap</b> – Vanguard® 500 Index – Vanguard® Total Stock Market Index – Vanguard® Growth Index  <b>Mid Cap</b> – Vanguard® Mid Cap Index  <b>Small Cap</b> – Vanguard® Small Cap Index	<b>Asset Allocation/Target Date</b> – Vanguard® Target Retirement 2020 – Vanguard® Target Retirement 2025 – Vanguard® Target Retirement 2030 – Vanguard® Target Retirement 2035 – Vanguard® Target Retirement 2040 – Vanguard® Target Retirement 2045 – Vanguard® Target Retirement 2050 – Vanguard® Target Retirement 2055 – Vanguard® Target Retirement 2060 – Vanguard® Target Retirement 2065  <b>Balanced/Asset Allocation</b> – Vanguard® Target Retirement Income	<b>Specialty-Sector</b> – Vanguard® Real Estate Index  <b>International Equity</b> – Vanguard® Total International Stock Index	<b>Intermediate Core Bond</b> – Vanguard® Intermediate Term Bond Index  <b>Money Market</b> – Vanguard® Federal Money Market*

You could lose money by investing in a money market fund (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.

The Basics of InvestMyself™ 403(b)   IRA	
<b>Type of Plan</b>	403(b)(7), Roth 403(b)(7), IRA, Roth IRA
<b>Plan Contributions</b>	Employee and employer
<b>Investment Options</b>	20 investment options
<b>Record Keeping Fee</b>	0.30% (Annual fee, assessed monthly, not to exceed \$500 annually)
<b>Administrative Fee</b>	<ul style="list-style-type: none"> <li>• \$35 per year for account balances less than \$50,000</li> <li>• No fee for account balances over \$50,000</li> </ul>
<b>Minimum Purchase</b>	<ul style="list-style-type: none"> <li>• 403(b)(7): \$1,000 lump sum or \$100 through monthly salary reduction</li> <li>• IRA: \$1,000 lump sum or \$100 through ACH</li> </ul>
<b>Subsequent Investments</b>	\$100 per contribution
<b>Loans</b>	<ul style="list-style-type: none"> <li>• Minimum \$1,000</li> <li>• Maximum loan amount is the lesser of \$50,000 less the highest outstanding loan balance during the preceding 12-month period or 50% of the employee’s nonforfeitable account value.</li> <li>• Only one loan outstanding at a time (2nd loan cannot be taken to pay off current loan)</li> <li>• 5-year maximum term unless for residence, then 30-year maximum term</li> <li>• No prepayment allowed unless to pay off the outstanding balance of the loan</li> <li>• Loan origination fee: \$100</li> <li>• Annual loan maintenance fee: \$50 (\$12.50 charged quarterly)</li> <li>• Interest rate: Prime rate plus 2%</li> <li>• Loan payments made through ACH</li> </ul>
<b>Dollar Cost Averaging (DCA)</b>	<ul style="list-style-type: none"> <li>• Monthly or quarterly on first business day of month</li> <li>• Minimum \$25 per fund (only permitted out of Vanguard® Federal Money Market)</li> <li>• No earnings: Only DCA (DCA does not assure a profit and does not protect against loss in a declining market.)</li> <li>• Initiate in writing; change in writing or by phone</li> </ul>
<b>Automatic Asset Reallocation (AAR)</b>	<ul style="list-style-type: none"> <li>• Multiple frequencies offered</li> <li>• Minimum \$25 per fund</li> <li>• Initiate in writing; change in writing or by phone</li> </ul>
<b>Investment Transfers</b>	<ul style="list-style-type: none"> <li>• Minimum of \$25 per fund</li> <li>• Security Benefit reserves the right at a future date to limit the number of exchanges to 14 or less in a contract year.</li> <li>• Initiate online or through the Security Benefit mobile app</li> <li>• Not designed for active trading – Security Benefit reserves the right to restrict the availability of telephone or other electronic transfers.</li> </ul>

NEA and MB are not affiliated with Security Benefit. Neither NEA nor MB is a registered broker-dealer. All securities brokerage services are performed exclusively by your sales representative’s broker-dealer and not by NEA or MB.

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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.