

NEA RETIREMENT PROGRAM

InvestMyself®

FACT SHEET

InvestMyself is a self-guided solution to help you plan for a confident, comfortable retirement. Enroll, monitor, and manage your retirement savings on your own.

- 403(b)(7) Traditional or Roth accounts
- Traditional IRA or Roth IRA accounts
- Rollover balances from other accounts
- Multiple Investment options: Target Date Funds, Target Portfolios by Mesirow®, and Passive Portfolios with Vanguard® Index Funds

Contributions/deferrals to certain accounts may be tax deductible or offered on a pretax basis*

2025	403(b)(7)	Traditional/Roth IRA
Tax Deferrals	\$23,500	\$7,000
Catch-up (age 50+)	\$7,500	\$1,000
Catch-up (age 60-63)	\$11,250	N/A

* Withdrawals are subject to ordinary income tax and if withdrawn prior to age 59 1/2, may be subject to a 10% IRS penalty. Please consult with your tax advisor.

InvestMyself® 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	403(b)(7); Roth 403(b)(7); Traditional IRA; Roth IRA
Purchase Information	<ul style="list-style-type: none">• Plan contributions from employee and employer• Initial Purchase: 403(b)(7) \$1,000 lump sum or \$100 through monthly salary reduction• Initial Purchase: IRA \$1,000 lump sum or \$100 through ACH• Subsequent Purchases – \$100 per contribution
Participant Administration Fees	<ul style="list-style-type: none">• \$35 per year for account balances less than \$50,000• No fee for account balances over \$50,000
Asset Based Fees	0.30% Annual fee, assessed monthly, not to exceed \$500 annually
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.
Dollar Cost Averaging (DCA)	<ul style="list-style-type: none">• Monthly or quarterly on first business day of month• Minimum \$25 per fund (only permitted out of Vanguard® Federal Money Market Fund)• No earnings: only DCA (DCA does not assure a profit and does not protect against loss in a declining market.
Automatic Asset Reallocation (AAR)	<ul style="list-style-type: none">• Monthly, Quarterly, Semi-Annually or Annually• Minimum investment of \$25 per fund
Exchange Option	<ul style="list-style-type: none">• Exchanges allowed, minimum of \$25 per fund• Not designed for active trading – Security Benefit reserves the right to restrict the availability of telephone or other electronic transfers.

InvestMyself® Underlying Funds

Fund Name and Share Class	Symbol	Morningstar Category
LARGE CAP		
Vanguard® 500 Index <i>Admiral</i>	VFIAX	Large Blend
Vanguard® Total Stock Market Index <i>Admiral</i>	VTSAX	Large Blend
Vanguard® Growth Index <i>Admiral</i>	VIGAX	Large Growth

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		
Vanguard® Small Cap Index <i>Admiral</i>	VSMAX	Small Blend

Fund Name and Share Class	Symbol	Morningstar Category
SECTOR		
Vanguard® Real Estate Index <i>Admiral</i>	VGSLX	Real Estate

Fund Name and Share Class	Symbol	Morningstar Category
GLOBAL/INTERNATIONAL		
Vanguard® Total International Stock Index <i>Admiral</i>	VTIAX	Foreign Large Blend

Fund Name and Share Class	Symbol	Morningstar Category
BOND		
Vanguard® Intermediate Term Bond Index <i>Admiral</i>	VBILX	Intermediate Core 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
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>	VTHRX	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

Fund Name and Share Class	Symbol	Morningstar Category
TARGET DATE		
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*[®] begins here.

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

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.

Marketing services in respect of InvestMyself 403(b) | IRA are provided by **Security Distributors, LLC**, an indirect subsidiary of SBL Holdings, Inc. ("Security Benefit"). 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.

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Security Benefit and its subsidiaries are not affiliated with Mesirow Financial.

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