

SFR[®] Program For Non-ERISA Retirement Plans

FACT SHEET

Security Benefit can help answer your retirement needs with the SFR[®] Program.

This retirement plan offers many valuable benefits including:

A proven multi-manager mutual fund platform of investments

- More than 50 diversified investment options
- 17 nationally recognized fund managers

The SFR[®] Program Offers:

- Continuous improvement process — an independent party regularly monitors investment options to ensure they are meeting established criteria and works to improve the choices available by removing and replacing funds if they fail to meet those guidelines
- Personalized, local service from a financial professional
- No sales loads — participants can take withdrawals without a sales charge for qualified distributable events (e.g. retirement, separation of service)
- Contributions made on a pretax basis
- Roth contributions may also be available to 403(b)(7) and 457 plans*
- Contributions plus earnings continue to grow tax-deferred until withdrawal**
- Your contributions are immediately vested

Money Management Services from Morningstar Investment Management:

- Education
- Guidance
- Comprehensive Portfolio Management

Cap	Value	Blend	Growth
Large	- American Funds [®] Washington Mutual Investors Fund ^{SM†} - JPMorgan Equity Income	- BNY Mellon S&P 500 Index - Wells Fargo Large Cap Core	- JPMorgan Large Cap Growth - Natixis U.S. Equity Opportunities - T. Rowe Price Growth Stock
Mid	- Nuance Mid Cap Value - Wells Fargo Special Mid Cap Value	- BNY Mellon Midcap Index	- Janus Henderson Enterprise ⁴ - JPMorgan Mid Cap Growth
Small	- American Beacon Small Cap Value - PIMCO RAE US Small - Wells Fargo Special Small Cap Value	- JPMorgan US Small Company - PIMCO StocksPLUS [®] Small Fund	- Invesco Small Cap Growth ³ - Janus Henderson Triton - T. Rowe Price QM U.S. Small Cap Growth Equity

* Ask your employer to see if Roth contributions are available.

** Withdrawals are subject to ordinary income tax and, if withdrawn prior to age 59½, may be subject to a 10% IRS penalty tax.

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The SFR[®] Program is the marketing name for certain retirement plans made available by Security Distributors.

This flyer describes some of the features and benefits of a retirement plan offered under the SFR[®] Program.

Other Categories	Global/International	Fixed Income
Asset Allocation/Target Date - T. Rowe Price Retirement 2010 - T. Rowe Price Retirement 2015 - T. Rowe Price Retirement 2020 - T. Rowe Price Retirement 2025 - T. Rowe Price Retirement 2030 - T. Rowe Price Retirement 2035 - T. Rowe Price Retirement 2040 - T. Rowe Price Retirement 2045 - T. Rowe Price Retirement 2050 - T. Rowe Price Retirement 2055 - T. Rowe Price Retirement 2060 Balanced/Asset Allocation - Invesco Equity and Income Specialty - Guggenheim Macro Opportunities Specialty-Sector - BNY Mellon Natural Resources - Guggenheim Risk Managed Real Estate	Emerging Markets Equity - American Funds® New World Fund®† - Goldman Sachs Emerging Markets Equity Insights Global Allocation - Loomis Sayles Global Allocation Global Bond - Templeton Global Bond Global Equity - Invesco Oppenheimer Global Opportunities Fund - T. Rowe Price Global Stock - Victory RS Global International Equity - American Funds® EuroPacific Growth† - PIMCO RAE Global ex-US	High Yield Bond - Black Rock® High Yield Bond - PIMCO High Yield Spectrum Inflation-Protected Bond - PIMCO Real Return Intermediate Core Bond - Federated Bond - Guggenheim Total Return Bond - Pioneer Bond Money Market - JPMorgan U.S. Government Money Market ^{1,2} Multi-Sector Bond - PIMCO Income

Purchase Options

For additional expense information, see the Quarterly Performance sheet.

Participant Fees	
Administration	Up to \$35 per year may apply. Contact your plan administrator or financial professional for more details.
Loan Origination	\$50 (If allowed by plan. Contact your plan administrator for details.)
Annual Loan Maintenance	\$50 (If allowed by plan. Contact your plan administrator for details.)
Fund Expenses	0.50% to 1.75% (net), depending on fund.
Asset based administration fee [†]	
Withdrawal Fee	A \$25 fee may apply for any withdrawals not requested online through the participant account at SecurityRetirement.com.

[†]To cover the cost of additional required recordkeeping, an additional asset based fee of 0.10% applies to assets held in American Funds.

¹ 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.

²JPMorgan U.S. Government Money Market is not available in all plans.

³This fund is not available to plans established after July 8, 2011.

⁴This fund is not available to plans established after January 27, 2017.

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 a risk and there is no guarantee of investment results.

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