

ING

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 03/31/06			Annual	Fund
5%	5%	5%	5%	5%	4%	3%	3%	2%	2%	0%	1 Year	5 Years	10 Years	Expense	Expense
ING Fixed	3.20%										3.20%	4.18%	4.96%	0.00%	0.000%
ING Fixed Plus (no surrender charges assessed)	3.75%										3.75%	4.53%	5.23%	0.00%	0.000%
Short Term (for 03/06)	4.00%										4.00%	n/a	n/a	0.00%	0.000%
Long Term (for 03/06)	4.00%										4.00%	n/a	n/a	0.00%	0.000%
ING VP Growth & Income Portfolio	14.51%										14.51%	1.55%	4.65%	1.00%	0.580%
ING VP Intermediate Bond Portfolio	1.80%										1.80%	4.38%	5.05%	1.00%	0.480%
ING VP Money Market Portfolio	2.50%										2.50%	1.06%	2.75%	1.00%	0.340%
ING VP Balanced Portfolio, Inc.	7.41%										7.41%	4.26%	7.06%	1.00%	0.590%
ING UBS U.S. Large Cap Equity Portfolio	13.84%										13.84%	2.01%	1.70%	1.00%	0.850%
ING VP Natural Resources Trust (Lexington)	43.27%										43.27%	14.16%	9.22%	1.00%	1.330%
Calvert Social Balanced Portfolio	7.40%										7.40%	3.04%	5.63%	1.00%	0.910%
ING MFS Capital Opportunities Portfolio	8.51%										8.51%	-1.98%	5.30%	1.00%	0.900%
ING JPMorgan Fleming International Portfolio	20.80%										20.80%	4.79%	6.18%	1.00%	1.000%
ING Salomon Brothers Aggressive Growth Portfolio	21.16%										21.16%	1.34%	1.69%	1.00%	0.820%
ING VP Strategic Allocation Growth Portfolio	11.52%										11.52%	4.53%	6.13%	1.00%	0.700%
ING VP Strategic Allocation Balanced Portfolio	8.65%										8.65%	4.03%	5.67%	1.00%	0.700%
ING VP Strategic Allocation Income Portfolio	6.01%										6.01%	3.64%	5.43%	1.00%	0.650%
ING VP Index Plus Large Cap Portfolio	10.44%										10.44%	2.51%	n/a	1.00%	0.440%
ING VP Value Opportunity Portfolio	10.68%										10.68%	0.46%	n/a	1.00%	0.690%
ING VP Growth Portfolio	14.87%										14.87%	0.26%	n/a	1.00%	0.690%
ING VP Small Company Portfolio	27.80%										27.80%	10.32%	n/a	1.00%	0.840%

LINCOLN NATIONAL

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 03/31/06			Annual	Fund
6%	6%	6%	6%	6%	4%	4%	3%	2%	1%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed	3.50%										3.50%	3.97%	4.85%	0.00%	0.000%
Growth and Income/Delaware Investments	9.35%										9.35%	3.63%	6.54%	1.00%	0.370%
Special Opportunities/Delaware Investments	19.27%										19.27%	12.54%	10.87%	1.00%	0.470%
Social Awareness/Delaware Investments	16.17%										16.17%	5.21%	8.75%	1.00%	0.410%
International Fund	19.38%										19.38%	11.62%	8.70%	1.00%	0.980%
Bond Fund	1.24%										1.24%	4.99%	5.39%	1.00%	0.420%
Money Market Fund	2.27%										2.27%	0.85%	2.51%	1.00%	0.530%
Global Asset Alloc. /UBS Global Asset Management	10.87%										10.87%	5.24%	5.93%	1.00%	1.030%
Managed Fund	8.21%										8.21%	5.19%	6.39%	1.00%	0.490%
Aggress. Growth/T. Rowe Price Associates	20.47%										20.47%	2.47%	2.85%	1.00%	0.910%
Capital Appreciation/Janus	11.19%										11.19%	-0.90%	5.65%	1.00%	0.810%
Equity - Income/Fidelity	10.87%										10.87%	5.26%	8.29%	1.00%	0.800%
Trend Series	29.11%										29.11%	9.51%	10.32%	1.00%	0.840%
Value Series (formerly Large Cap Value)	9.72%										9.72%	5.34%	7.85%	1.00%	0.750%
Global Bond Series	-7.14%										-7.14%	8.82%	N/A	1.00%	0.930%

SECURITY BENEFIT

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 03/31/06			Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed	3.50%										3.50%	3.62%	4.18%	0.00%	0.000%
Equity	10.46%										10.46%	0.54%	3.95%	1.20%	0.870%
Large Cap Value	18.02%										18.02%	4.12%	4.40%	1.20%	0.870%
Money Market	1.89%										1.89%	0.46%	2.19%	1.20%	0.650%
Global/Oppenheimer	24.77%										24.77%	9.31%	10.82%	1.20%	1.230%
Diversified Income	0.20%										0.20%	3.06%	3.68%	1.20%	0.750%
Social Awareness	12.95%										12.95%	0.79%	4.61%	1.20%	0.890%
Mid Cap Growth	30.31%										30.31%	7.61%	12.59%	1.20%	0.880%
Managed Asset Alloc./T Rowe Pr	8.34%										8.34%	5.07%	6.58%	1.20%	1.390%
Equity Income/T. Rowe Price	8.59%										8.59%	5.87%	8.54%	1.20%	1.130%
High Yield	6.73%										6.73%	6.50%	N/A	1.20%	0.940%
Mid Cap Value	28.43%										28.43%	17.07%	N/A	1.20%	0.880%
Small Cap Growth/RS Investments	25.13%										25.13%	8.23%	N/A	1.20%	1.170%

TIAA-CREF

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
No Surrender charges											HISTORY Through 03/31/06			Annual	Fund
											1 Year	5 Years	10 Years	Expense	Expense
Fixed (TIAA) RA											4.75%	6.32%	6.70%	0.00%	0.000%
Real Estate (TIAA)											15.92%	9.01%	9.03%	0.00%	0.660%
Stock Account (CREF)											16.33%	5.91%	8.58%	0.00%	0.480%
Money Market (CREF)											3.42%	1.95%	3.73%	0.00%	0.420%
Bond Market (CREF)											2.14%	5.01%	6.13%	0.00%	0.470%
Social Choice (CREF)											9.91%	5.37%	8.44%	0.00%	0.440%
Global Equities (CREF)											18.53%	5.60%	7.30%	0.00%	0.520%
Growth Account (CREF)											14.22%	0.51%	5.32%	0.00%	0.500%
Equity Index Account (CREF)											13.85%	4.92%	8.88%	0.00%	0.430%
Inflation-Linked Bond (CREF)											0.48%	6.85%	n/a	0.00%	0.470%

N/A means the fund was not yet established as part of the KBOR mandatory retirement plan.

Annualized rates of return are after Annual Expenses & Fund Expenses are subtracted; Surrender Charges are not.

(1) Check with the retirement plan to determine if surrender charges are reduced or eliminated based upon participant age at employment termination or retirement and the age of the contract. ING waives the surrender charge at employment termination or when the contract is 10 years old. Security Benefits waives surrender charges after the contract is eight years old and on the annual 10% free withdrawal.

INDUSTRY RATINGS - ratings apply to claims paying ability of fixed accounts only.

	ING	LINCOLN NATIONAL	SECURITY BENEFIT	TIAA-CREF
A.M. Best's ratings: A++, A+, A (three highest ratings)	A.M.BEST	A+	A+	A++
Moody's ratings: Aaa, Aa1, Aa2, Aa3 (four highest ratings)	MOODY'S	Aa3	A2	Aaa
S&P's ratings: AAA, AA+, AA, AA-, A+ (five highest ratings)	S&P	AA	A+	AAA