

**ING**

Surrender Charges by year (1) for all funds												ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+		HISTORY Through 06/30/05			Annual	Fund
5%	5%	5%	5%	5%	4%	3%	3%	2%	2%	0%		1 Year	5 Years	10 Years	Expense	Expense
ING Fixed												3.65%	4.61%	5.22%	0.00%	0.000%
ING Fixed Plus (no surrender charges assessed)												3.87%	4.83%	5.43%	0.00%	0.000%
Short Term (for 06/05)												4.00%	n/a	n/a	0.00%	0.000%
Long Term (for 06/05)												4.00%	n/a	n/a	0.00%	0.000%
ING VP Growth & Income Portfolio												4.36%	-6.34%	5.30%	1.00%	0.580%
ING VP Intermediate Bond Portfolio												6.36%	6.43%	5.55%	1.00%	0.480%
ING VP Money Market Portfolio												0.94%	1.39%	2.89%	1.00%	0.340%
ING VP Balanced Portfolio, Inc.												7.14%	0.65%	7.84%	1.00%	0.590%
ING UBS U.S. Large Cap Equity Portfolio												10.90%	-5.80%	1.54%	1.00%	0.850%
ING VP Natural Resources Trust (Lexington)												27.71%	8.00%	7.10%	1.00%	1.330%
Calvert Social Balanced Portfolio												6.13%	-0.77%	6.25%	1.00%	0.910%
ING MFS Capital Opportunities Portfolio												5.17%	-9.22%	5.93%	1.00%	0.900%
ING JPMorgan Fleming International Portfolio												10.83%	-5.52%	5.09%	1.00%	1.000%
ING Salomon Brothers Aggressive Growth Portfolio												2.42%	-13.65%	1.17%	1.00%	0.820%
ING VP Strategic Allocation Growth Portfolio												7.89%	-0.34%	n/a	1.00%	0.700%
ING VP Strategic Allocation Balanced Portfolio												7.16%	1.00%	n/a	1.00%	0.700%
ING VP Strategic Allocation Income Portfolio												6.33%	2.33%	n/a	1.00%	0.650%
ING VP Index Plus Large Cap Portfolio												5.97%	-3.96%	n/a	1.00%	0.440%
ING VP Value Opportunity Portfolio												5.11%	-1.88%	n/a	1.00%	0.690%
ING VP Growth Portfolio												3.51%	-11.26%	n/a	1.00%	0.690%
ING VP Small Company Portfolio												11.10%	1.69%	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 06/30/05			Annual	Fund
6%	6%	6%	6%	6%	4%	4%	3%	2%	1%	0%		1 Year	5 Years	10 Years	Expense	Expense
Fixed												3.50%	4.37%	5.04%	0.00%	0.000%
Growth and Income/Delaware Investments												8.54%	-2.42%	7.66%	1.00%	0.370%
Special Opportunities/Delaware Investments												20.75%	12.58%	10.82%	1.00%	0.470%
Social Awareness/Delaware Investments												10.76%	-1.58%	10.19%	1.00%	0.410%
International Fund												16.55%	5.56%	7.61%	1.00%	0.980%
Bond Fund												7.22%	7.48%	5.94%	1.00%	0.420%
Money Market Fund												0.71%	1.25%	2.65%	1.00%	0.530%
Global Asset Alloc. /UBS Global Asset Management												10.61%	0.24%	6.27%	1.00%	1.030%
Managed Fund												8.24%	2.23%	7.06%	1.00%	0.490%
Aggress. Growth/T. Rowe Price Associates												5.32%	-11.14%	3.18%	1.00%	0.910%
Capital Appreciation/Janus												-0.64%	-10.34%	6.72%	1.00%	0.810%
Equity - Income/Fidelity												6.50%	3.91%	9.18%	1.00%	0.800%
Trend Series												0.51%	-5.27%	10.08%	1.00%	0.840%
Value Series (formerly Large Cap Value)												11.66%	5.79%	8.77%	1.00%	0.750%
Global Bond Series												8.10%	9.31%	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 06/30/05			Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%		1 Year	5 Years	10 Years	Expense	Expense
Fixed												3.50%	3.77%	4.31%	0.00%	0.000%
Equity												1.46%	-6.34%	5.04%	1.20%	0.820%
Large Cap Value												6.48%	-0.04%	4.46%	1.20%	0.910%
Money Market												0.37%	0.85%	2.34%	1.20%	0.580%
Global/Oppenheimer												13.08%	0.39%	10.23%	1.20%	1.230%
Diversified Income												4.81%	5.21%	4.19%	1.20%	0.830%
Social Awareness												-0.37%	-7.05%	5.37%	1.20%	0.830%
Mid Cap Growth												-0.02%	-0.50%	11.85%	1.20%	0.830%
Managed Asset Alloc./T Rowe Pr												6.70%	1.65%	n/a	1.20%	1.260%
Equity Income/T. Rowe Price												7.91%	6.49%	n/a	1.20%	1.090%
High Yield												9.18%	6.25%	n/a	1.20%	0.880%
Mid Cap Value												16.16%	15.91%	n/a	1.20%	0.840%
Small Cap Growth/RS Investments												9.60%	-5.98%	n/a	1.20%	1.150%

**TIAA-CREF**

Surrender Charges by year (1) for all funds												ANNUALIZED PERFORMANCE					
1	2	3	4	5	6	7	8	9	10	10+		HISTORY Through 06/30/05			Annual	Fund	
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%		1 Year	5 Years	10 Years	Expense	Expense	
No Surrender charges																	
Fixed (TIAA) RA												5.00%	7.40%	6.90%	0.00%	0.000%	
Real Estate (TIAA)												13.37%	8.09%	n/a	0.00%	0.580%	
Stock Account (CREF)												10.16%	-1.04%	9.13%	0.00%	0.400%	
Money Market (CREF)												1.70%	2.42%	3.89%	0.00%	0.340%	
Bond Market (CREF)												6.61%	7.64%	6.65%	0.00%	0.390%	
Social Choice (CREF)												7.59%	2.53%	9.23%	0.00%	0.370%	
Global Equities (CREF)												9.40%	-3.30%	-6.98%	0.00%	0.440%	
Growth Account (CREF)												2.98%	-10.44%	6.57%	0.00%	0.420%	
Equity Index Account (CREF)												8.99%	-1.25%	9.97%	0.00%	0.360%	
Inflation-Linked Bond (CREF)												8.57%	9.72%	n/a	0.00%	0.390%	

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+	A++
Moody's ratings: Aaa, Aa1, Aa2, Aa3 (four highest ratings)	MOODY'S	Aa3	Aa3	A2	Aaa
S&P's ratings: AAA, AA+, AA, AA-, A+ (five highest ratings)	S&P	AA	AA-	A+	AAA