

**ING**

| Surrender Charges by year (1) for all funds         |        |        |       |       |        |    |    |    |    |     | ANNUALIZED PERFORMANCE   |         |          |         |         |        |      |
|---|--------|--------|-------|-------|--------|----|----|----|----|-----|--------------------------|---------|----------|---------|---------|--------|------|
| 1   | 2      | 3      | 4     | 5     | 6      | 7  | 8  | 9  | 10 | 10+ | HISTORY Through 06/30/06 |         |          |         |         | 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%  | 4.07%  | 4.89% | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING Fixed Plus (no surrender charges assessed)      | 3.75%  | 4.43%  | 5.17% | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| Short Term (for 06/06)                              | 4.00%  | n/a    | n/a   | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| Long Term (for 06/06)                               | 4.50%  | n/a    | n/a   | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Growth & Income Portfolio                    | 9.33%  | -0.45% | 3.90% | 1.00% | 0.590% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Intermediate Bond Portfolio                  | -1.18% | 4.27%  | 4.98% | 1.00% | 0.490% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Money Market Portfolio                       | 3.01%  | 1.06%  | 2.74% | 1.00% | 0.350% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Balanced Portfolio, Inc.                     | 3.60%  | 3.03%  | 6.52% | 1.00% | 0.600% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING UBS U.S. Large Cap Equity Portfolio             | 7.91%  | 0.60%  | 2.54% | 1.00% | 0.850% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Natural Resources Trust (Lexington)          | 44.28% | 16.20% | 9.21% | 1.00% | 1.330% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Calvert Social Balanced Portfolio                   | 3.32%  | 1.90%  | 5.32% | 1.00% | 0.920% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING MFS Capital Opportunities Portfolio             | 4.81%  | -3.13% | 3.12% | 1.00% | 0.900% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING JPMorgan International Portfolio                | 22.50% | 4.99%  | 5.38% | 1.00% | 1.000% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING Legg Mason Partners Aggressive Growth Portfolio | 14.09% | -1.77% | 0.49% | 1.00% | 0.810% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Strategic Allocation Growth Portfolio        | 8.06%  | 3.16%  | 5.39% | 1.00% | 0.730% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Strategic Allocation Moderate Portfolio      | 5.08%  | 2.94%  | 5.02% | 1.00% | 0.700% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Strategic Allocation Conservative Portfolio  | 2.74%  | 2.87%  | 4.96% | 1.00% | 0.650% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Index Plus Large Cap Portfolio               | 6.70%  | 1.00%  | n/a   | 1.00% | 0.450% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Value Opportunity Portfolio                  | 11.32% | -0.57% | n/a   | 1.00% | 0.700% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Growth Portfolio                             | 5.49%  | -2.67% | n/a   | 1.00% | 0.690% |    |    |    |    |     |                          |         |          |         |         |        |      |
| ING VP Small Company Portfolio                      | 17.67% | 6.31%  | n/a   | 1.00% | 0.850% |    |    |    |    |     |                          |         |          |         |         |        |      |

**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 06/30/06 |         |          |         |         | Annual | Fund |
| 6%   | 6%     | 6%     | 6%     | 6%    | 4%     | 4% | 3% | 2% | 1% | 0%  | 1 Year                   | 5 Years | 10 Years | Expense | Expense |        |      |
| Fixed  | 3.50%  | 3.86%  | 4.78%  | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| Growth and Income/Delaware Investments           | 4.63%  | 1.71%  | 5.84%  | 1.00% | 0.370% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Special Opportunities/Delaware Investments       | 13.42% | 10.75% | 10.46% | 1.00% | 0.470% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Social Awareness/Delaware Investments            | 8.30%  | 3.25%  | 7.89%  | 1.00% | 0.410% |    |    |    |    |     |                          |         |          |         |         |        |      |
| International Fund                               | 22.96% | 11.63% | 8.55%  | 1.00% | 0.980% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Bond Fund  | -2.22% | 4.88%  | 5.36%  | 1.00% | 0.420% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Money Market Fund                                | 2.78%  | 0.86%  | 2.50%  | 1.00% | 0.530% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Global Asset Alloc. /UBS Global Asset Management | 9.46%  | 4.28%  | 5.60%  | 1.00% | 1.030% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Managed Fund                                     | 3.59%  | 3.70%  | 5.93%  | 1.00% | 0.490% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Aggress. Growth/T. Rowe Price Associates         | 11.26% | -1.06% | 1.91%  | 1.00% | 0.910% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Capital Appreciation/Janus                       | 6.75%  | -3.00% | 5.02%  | 1.00% | 0.810% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Equity - Income/Fidelity                         | 7.97%  | 3.80%  | 7.77%  | 1.00% | 0.800% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Trend Series                                     | 10.65% | 2.74%  | 7.92%  | 1.00% | 0.840% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Value Series (formerly Large Cap Value)          | 9.89%  | 4.61%  | 7.66%  | 1.00% | 0.750% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Diversified Income (formerly Global Bond)        | -0.97% | N/A    | N/A    | 1.00% | 0.860% |    |    |    |    |     |                          |         |          |         |         |        |      |

**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 06/30/06 |         |          |         |         | Annual | Fund |
| 8%  | 7%     | 6%     | 5%     | 4%    | 3%     | 2% | 1% | 0% | 0% | 0%  | 1 Year                   | 5 Years | 10 Years | Expense | Expense |        |      |
| Fixed   | 3.50%  | 3.59%  | 4.14%  | 0.00% | 0.00%  |    |    |    |    |     |                          |         |          |         |         |        |      |
| Equity (merged with Social Awareness fund 050106) | 7.43%  | -1.14% | 3.33%  | 1.20% | 0.870% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Large Cap Value                                   | 21.88% | 4.01%  | 4.44%  | 1.20% | 0.870% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Money Market                                      | 2.30%  | 0.47%  | 2.18%  | 1.20% | 0.650% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Global/Oppenheimer                                | 16.93% | 6.94%  | 9.84%  | 1.20% | 1.230% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Diversified Income                                | -2.38% | 2.96%  | 3.67%  | 1.20% | 0.750% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Mid Cap Growth                                    | 11.85% | 3.06%  | 10.61% | 1.20% | 0.880% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Managed Asset Alloc./T Rowe Pr                    | 5.09%  | 4.07%  | 6.27%  | 1.20% | 1.390% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Equity Income/T. Rowe Price                       | 8.04%  | 4.64%  | 8.19%  | 1.20% | 1.130% |    |    |    |    |     |                          |         |          |         |         |        |      |
| High Yield  | 6.28%  | 7.13%  | N/A    | 1.20% | 0.940% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Mid Cap Value                                     | 22.52% | 14.45% | N/A    | 1.20% | 0.880% |    |    |    |    |     |                          |         |          |         |         |        |      |
| Small Cap Growth/RS Investments                   | 8.20%  | 4.30%  | N/A    | 1.20% | 1.170% |    |    |    |    |     |                          |         |          |         |         |        |      |

**TIAA-CREF**

| Surrender Charges by year (1) for all funds |        |        |       |       |        |  |  |  |  |  | ANNUALIZED PERFORMANCE   |         |          |         |         |        |      |
|---|--------|--------|-------|-------|--------|--|--|--|--|--|--------------------------|---------|----------|---------|---------|--------|------|
| No Surrender charges                        |        |        |       |       |        |  |  |  |  |  | HISTORY Through 06/30/06 |         |          |         |         | Annual | Fund |
|   |        |        |       |       |        |  |  |  |  |  | 1 Year                   | 5 Years | 10 Years | Expense | Expense |        |      |
| Fixed (TIAA) RA                             | 4.25%  | 6.25%  | 6.77% | 0.00% | 0.00%  |  |  |  |  |  |                          |         |          |         |         |        |      |
| Real Estate (TIAA)                          | 16.27% | 9.53%  | 9.31% | 0.00% | 0.630% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Stock Account (CREF)                        | 12.56% | 4.47%  | 8.00% | 0.00% | 0.480% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Money Market (CREF)                         | 3.90%  | 1.96%  | 3.72% | 0.00% | 0.420% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Bond Market (CREF)                          | -0.98% | 4.87%  | 6.07% | 0.00% | 0.470% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Social Choice (CREF)                        | 5.60%  | 4.48%  | 7.99% | 0.00% | 0.440% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Global Equities (CREF)                      | 15.60% | 4.77%  | 6.61% | 0.00% | 0.520% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Growth Account (CREF)                       | 4.69%  | -2.41% | 4.16% | 0.00% | 0.500% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Equity Index Account (CREF)                 | 9.14%  | 3.12%  | 8.23% | 0.00% | 0.430% |  |  |  |  |  |                          |         |          |         |         |        |      |
| Inflation-Linked Bond (CREF)                | -2.03% | 6.57%  | 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+  | A+               | A+               | A++       |
| Moody's ratings: Aaa, Aa1, Aa2, Aa3 (four highest ratings)  | Aa3 | Aa3              | A2               | Aaa       |
| S&P's ratings: AAA, AA+, AA, AA-, A+ (five highest ratings) | AA  | AA               | A+               | AAA       |