

ING

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 09/30/02			Annual	Fund
5%	5%	5%	5%	5%	4%	3%	3%	2%	2%	0%	1 Year	5 Years	10 Years	Expense	Expense
ING Fixed											5.11%	5.53%	5.93%	0.00%	0.000%
ING Fixed Plus (no surrender charges assessed)											5.31%	5.73%	6.12%	0.00%	0.000%
Short Term (for 09/02)											4.00%	n/a	n/a	0.00%	0.000%
Long Term (for 09/02)											4.25%	n/a	n/a	0.00%	0.000%
ING VP Growth & Income Portfolio											-22.77%	-7.66%	4.33%	1.00%	0.590%
ING VP Bond Portfolio											5.69%	5.66%	5.68%	1.00%	0.500%
ING VP Money Market Portfolio											0.83%	3.65%	3.66%	1.00%	0.340%
ING Balanced VP											-9.68%	0.96%	6.96%	1.00%	0.590%
ING MFS Research Portfoio											-21.15%	-7.45%	0.51%	1.00%	0.850%
ING VP Natural Resources Trust (Lexington)											4.38%	-7.71%	n/a	1.00%	1.350%
Calvert Social Balanced Portfolio											-12.28%	-1.14%	5.43%	1.00%	0.880%
ING MFS Capital Opportunities Portfolio											-24.07%	-4.68%	4.61%	1.00%	0.900%
ING Scudder International Growth Portfolio											-19.16%	-4.77%	3.80%	1.00%	1.000%
ING MFS Emerging Equities Portfolio											-21.31%	-10.48%	n/a	1.00%	0.810%
ING VP Ascent Portfolio											-12.12%	-4.00%	n/a	1.00%	0.740%
ING VP Crossroads Portfoio											-8.88%	-2.14%	n/a	1.00%	0.700%
ING VP Legacy Portfolio											-4.27%	0.83%	n/a	1.00%	0.650%
ING VP Index Plus Large Cap Portfolio											-22.02%	-1.94%	n/a	1.00%	0.450%
ING VP Value Opportunity Portfolio											-23.84%	n/a	n/a	1.00%	0.710%
ING VP Growth Portfolio											-25.64%	n/a	n/a	1.00%	0.700%
ING VP Small Company Portfolio											-13.17%	n/a	n/a	1.00%	0.860%

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 09/30/02			Annual	Fund
6%	6%	6%	6%	6%	4%	4%	3%	2%	1%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed											4.63%	5.41%	5.67%	0.00%	0.000%
Growth and Income/Delaware Investments											-19.73%	-4.21%	6.86%	1.00%	0.360%
Special Opportunities/Delaware Investments											-5.20%	-0.53%	8.74%	1.00%	0.480%
Social Awareness/Delaware Investments											-18.60%	-3.89%	8.88%	1.00%	0.400%
International Fund											-9.59%	-2.07%	4.77%	1.00%	0.990%
Bond Fund											8.24%	6.26%	5.99%	1.00%	0.530%
Money Market Fund											0.71%	3.42%	3.36%	1.00%	0.540%
Global Asset Alloc. /Putnam											-9.74%	-2.66%	5.45%	1.00%	0.960%
Managed Fund											-9.16%	-0.66%	5.86%	1.00%	0.470%
Aggress. Growth/Putnam											-17.87%	-11.79%	n/a	1.00%	0.810%
Capital Appreciation/Janus											-19.76%	-3.49%	n/a	1.00%	0.780%
Equity - Income/Fidelity											-16.38%	-1.87%	n/a	1.00%	0.800%
DGPF Trend Series											-9.13%	0.71%	n/a	1.00%	0.900%
DGPF Growth & Income											-17.97%	-3.10%	n/a	1.00%	0.680%
DGPF Global Bond Series											14.53%	2.84%	n/a	1.00%	1.000%

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 09/30/02			Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed											4.10%	5.00%	5.36%	0.00%	0.000%
Equity											-21.53%	-6.50%	5.90%	1.20%	0.830%
Large Cap Value											-21.43%	-7.71%	2.94%	1.20%	0.930%
Money Market											0.14%	3.07%	3.05%	1.20%	0.580%
Global/Oppenheimer											-12.76%	1.63%	8.03%	1.20%	1.200%
Diversified Income											6.41%	4.80%	4.68%	1.20%	0.830%
Social Awareness											-19.09%	-4.03%	6.05%	1.20%	0.830%
Mid Cap Growth											-19.21%	1.95%	n/a	1.20%	0.840%
Global Strategic Inc/Wellington											This account has been merged into the High Yield fund.				
Global Total Return/Wellington											This account has been merged into the Global fund.				
Managed Asset Alloc./T Rowe Pr											-9.56%	-0.01%	n/a	1.20%	1.250%
Equity Income/T. Rowe Price											-15.50%	-0.01%	n/a	1.20%	1.080%
High Yield											-0.34%	n/a	n/a	1.20%	0.860%
Mid Cap Value											-6.23%	n/a	n/a	1.20%	0.850%
Small Cap Growth/Strong Cap Mgmt											-19.91%	n/a	n/a	1.20%	1.150%

TIAA-CREF

No Surrender charges	ANNUALIZED PERFORMANCE				
	HISTORY Through 09/30/02			Annual	Fund
	1 Year	5 Years	10 Years	Expense	Expense
Fixed (TIAA)	6.50%	7.26%	7.31%	0.00%	0.000%
Real Estate (TIAA)	3.51%	7.67%	n/a	0.00%	0.630%
Stock Account (CREF)	-18.59%	-2.71%	7.46%	0.00%	0.410%
Money Market (CREF)	1.77%	4.67%	4.65%	0.00%	0.340%
Bond Account (CREF)	8.05%	7.61%	7.16%	0.00%	0.400%
Social Choice (CREF)	-9.05%	2.31%	8.55%	0.00%	0.390%
Global Equities (CREF)	-20.04%	-5.13%	6.10%	0.00%	0.460%
Growth Account (CREF)	-24.55%	-6.68%	n/a	0.00%	0.430%
Equity Index Account (CREF)	-19.09%	-1.92%	n/a	0.00%	0.370%
Inflation-Linked Bond (CREF)	14.42%	8.43%	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.

(I) 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	Aa2	Aa3	No Rating	Aaa
S&P's ratings: AAA, AA+, AA, AA-, A+ (five highest ratings)	S&P	AA+	AA-	AA-	AAA