

ING

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE						
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 09/30/03					Annual	Fund
5%	5%	5%	5%	5%	4%	3%	3%	2%	2%	0%	1 Year	5 Years	10 Years	Expense	Expense		
ING Fixed	4.53%	5.27%	5.67%	0.00%	0.00%												
ING Fixed Plus (no surrender charges assessed)	4.73%	5.47%	5.87%	0.00%	0.00%												
Short Term (for 09/03)	4.00%	n/a	n/a	0.00%	0.00%												
Long Term (for 09/03)	4.00%	n/a	n/a	0.00%	0.00%												
ING VP Growth & Income Portfolio	12.76%	-4.00%	4.87%	1.00%	0.590%												
ING VP Bond Portfolio	6.10%	5.36%	5.44%	1.00%	0.490%												
ING VP Money Market Portfolio	0.01%	2.75%	3.43%	1.00%	0.340%												
ING Balanced VP	15.06%	2.93%	7.64%	1.00%	0.600%												
ING MFS Research Portfoio	18.36%	-1.50%	0.59%	1.00%	0.850%												
ING VP Natural Resources Trust (Lexington)	20.50%	2.69%	n/a	1.00%	1.640%												
Calvert Social Balanced Portfolio	15.63%	1.09%	5.94%	1.00%	0.910%												
ING MFS Capital Opportunities Portfolio	24.18%	0.27%	5.29%	1.00%	0.900%												
ING JPMorgan Fleming International Growth Portfolio	14.51%	-1.45%	3.15%	1.00%	1.000%												
ING Solomon Brothers Aggressive Growth Portfolio	27.02%	-4.44%	n/a	1.00%	0.820%												
ING VP Strategic Allocation Growth Portfolio	16.51%	0.44%	n/a	1.00%	0.750%												
ING VP Strategic Allocation Balanced Portfolio	14.01%	1.12%	n/a	1.00%	0.700%												
ING VP Strategic Allocation Income Portfolio	9.45%	2.58%	n/a	1.00%	0.650%												
ING VP Index Plus Large Cap Portfolio	20.75%	0.09%	n/a	1.00%	0.450%												
ING VP Value Opportunity Portfolio	13.25%	3.99%	n/a	1.00%	0.720%												
ING VP Growth Portfolio	19.55%	-2.96%	n/a	1.00%	0.720%												
ING VP Small Company Portfolio	25.38%	8.99%	n/a	1.00%	0.870%												

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 09/30/03					Annual	Fund
6%	6%	6%	6%	6%	4%	4%	3%	2%	1%	0%	1 Year	5 Years	10 Years	Expense	Expense		
Fixed	3.50%	5.16%	5.40%	0.00%	0.00%												
Growth and Income/Delaware Investments	22.29%	-0.16%	7.64%	1.00%	0.380%												
Special Opportunities/Delaware Investments	21.60%	5.82%	8.56%	1.00%	0.510%												
Social Awareness/Delaware Investments	25.56%	0.56%	9.19%	1.00%	0.430%												
International Fund	25.90%	3.97%	5.03%	1.00%	1.050%												
Bond Fund	7.22%	5.39%	5.59%	1.00%	0.480%												
Money Market Fund	-0.17%	2.55%	3.17%	1.00%	0.520%												
Global Asset Alloc. /Putnam	15.85%	0.71%	5.40%	1.00%	1.050%												
Managed Fund	18.64%	2.29%	6.60%	1.00%	0.500%												
Aggress. Growth/Putnam	26.81%	-2.46%	n/a	1.00%	0.900%												
Capital Appreciation/Janus	18.06%	-1.09%	n/a	1.00%	0.820%												
Equity - Income/Fidelity	29.06%	3.57%	n/a	1.00%	0.830%												
Trend Series	30.63%	8.81%	n/a	1.00%	0.840%												
Large Cap Value	21.42%	0.87%	n/a	1.00%	0.750%												
Global Bond Series	20.46%	6.07%	n/a	1.00%	0.810%												

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 09/30/03					Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%	1 Year	5 Years	10 Years	Expense	Expense		
Fixed	3.00%	4.56%	6.09%	0.00%	0.00%												
Equity	17.17%	-4.37%	5.56%	1.20%	0.820%												
Large Cap Value	19.72%	-4.42%	3.38%	1.20%	0.910%												
Money Market	-0.46%	2.19%	2.86%	1.20%	0.580%												
Global/Oppenheimer	23.97%	7.98%	7.78%	1.20%	1.230%												
Diversified Income	3.24%	3.53%	3.67%	1.20%	0.830%												
Social Awareness	21.16%	-1.55%	5.29%	1.20%	0.830%												
Mid Cap Growth	53.35%	13.89%	10.45%	1.20%	0.830%												
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	18.66%	2.16%	n/a	1.20%	1.260%												
Equity Income/T. Rowe Price	19.70%	3.45%	n/a	1.20%	1.090%												
High Yield	22.23%	3.24%	n/a	1.20%	0.880%												
Mid Cap Value	46.25%	18.36%	n/a	1.20%	0.840%												
Small Cap Growth/RS Investments	47.02%	7.89%	n/a	1.20%	1.150%												

TIAA-CREF

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE						
No Surrender charges											HISTORY Through 09/30/03					Annual	Fund
											1 Year	5 Years	10 Years	Expense	Expense		
Fixed (TIAA) RA	5.00%	6.36%	6.84%	0.00%	0.00%												
Real Estate (TIAA)	6.59%	7.20%	n/a	0.00%	0.690%												
Stock Account (CREF)	25.95%	1.51%	8.34%	0.00%	0.480%												
Money Market (CREF)	0.91%	3.73%	4.42%	0.00%	0.390%												
Bond Account (CREF)	5.65%	6.46%	6.57%	0.00%	0.440%												
Social Choice (CREF)	17.93%	3.90%	8.83%	0.00%	0.440%												
Global Equities (CREF)	25.00%	0.13%	6.36%	0.00%	0.530%												
Growth Account (CREF)	24.47%	-3.25%	n/a	0.00%	0.500%												
Equity Index Account (CREF)	25.26%	1.67%	n/a	0.00%	0.440%												
Inflation-Linked Bond (CREF)	6.55%	8.71%	n/a	0.00%	0.440%												

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