

**ING**

Surrender Charges by year (1) for all funds												ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+		HISTORY Through 09/30/04			Annual	Fund
5%	5%	5%	5%	5%	4%	3%	3%	2%	2%	0%		1 Year	5 Years	10 Years	Expense	Expense
ING Fixed	4.07%											4.07%	4.96%	5.45%	0.00%	0.000%
ING Fixed Plus (no surrender charges assessed)	4.12%											4.12%	5.13%	5.63%	0.00%	0.000%
Short Term (for 09/04)	4.00%											4.00%	n/a	n/a	0.00%	0.000%
Long Term (for 09/04)	4.00%											4.00%	n/a	n/a	0.00%	0.000%
ING VP Growth & Income Portfolio	10.32%											10.32%	-6.24%	5.83%	1.00%	0.600%
ING VP Intermediate Bond Portfolio	3.70%											3.70%	6.14%	6.26%	1.00%	0.500%
ING VP Money Market Portfolio	-0.12%											-0.12%	1.94%	3.16%	1.00%	0.350%
ING VP Balanced Portfolio, Inc.	9.22%											9.22%	1.77%	8.45%	1.00%	0.600%
ING UBS U.S. Large Cap Equity Portfoio	13.63%											13.63%	-3.14%	2.27%	1.00%	0.850%
ING VP Natural Resources Trust (Lexington)	27.36%											27.36%	6.53%	5.44%	1.00%	1.610%
Calvert Social Balanced Portfolio	8.46%											8.46%	0.20%	7.12%	1.00%	0.930%
ING MFS Capital Opportunities Portfolio	10.45%											10.45%	-4.65%	6.94%	1.00%	0.900%
ING JPMorgan Fleming International Growth Portfolio	20.24%											20.24%	-4.13%	4.02%	1.00%	1.000%
ING Solomon Brothers Aggressive Growth Portfolio	10.66%											10.66%	-9.25%	3.73%	1.00%	0.830%
ING VP Strategic Allocation Growth Portfolio	11.68%											11.68%	0.31%	n/a	1.00%	0.750%
ING VP Strategic Allocation Balanced Portfolio	9.76%											9.76%	1.26%	n/a	1.00%	0.700%
ING VP Strategic Allocation Income Portfolio	7.60%											7.60%	2.71%	n/a	1.00%	0.650%
ING VP Index Plus Large Cap Portfolio	12.27%											12.27%	-2.66%	n/a	1.00%	0.430%
ING VP Value Opportunity Portfolio	13.90%											13.90%	0.71%	n/a	1.00%	0.700%
ING VP Growth Portfolio	5.50%											5.50%	-7.60%	n/a	1.00%	0.710%
ING VP Small Company Portfolio	10.75%											10.75%	6.94%	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 09/30/04			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%	4.79%	5.22%	0.00%	0.000%
Growth and Income/Delaware Investments	12.70%											12.70%	-2.55%	8.56%	1.00%	0.380%
Special Opportunities/Delaware Investments	22.62%											22.62%	8.16%	10.66%	1.00%	0.520%
Social Awareness/Delaware Investments	13.27%											13.27%	-0.84%	10.57%	1.00%	0.430%
International Fund	24.36%											24.36%	4.84%	6.13%	1.00%	1.040%
Bond Fund	3.93%											3.93%	6.98%	6.65%	1.00%	0.440%
Money Market Fund	-0.36%											-0.36%	1.75%	2.90%	1.00%	0.520%
Global Asset Alloc. /UBS Global Asset Management	10.37%											10.37%	0.02%	6.35%	1.00%	1.060%
Managed Fund	9.11%											9.11%	1.96%	7.76%	1.00%	0.500%
Aggress. Growth/T. Rowe Price Associates	9.74%											9.74%	-3.82%	3.55%	1.00%	0.900%
Capital Appreciation/Janus	7.60%											7.60%	-7.23%	7.28%	1.00%	0.820%
Equity - Income/Fidelity	11.96%											11.96%	2.92%	9.95%	1.00%	0.820%
Trend Series	12.06%											12.06%	1.89%	11.12%	1.00%	0.840%
Value Series (formerly Large Cap Value)	16.59%											16.59%	2.55%	9.12%	1.00%	0.750%
Global Bond Series	7.06%											7.06%	7.51%	n/a	1.00%	0.910%

**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 09/30/04			Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%		1 Year	5 Years	10 Years	Expense	Expense
Fixed	3.00%											3.00%	4.15%	4.84%	0.00%	0.000%
Equity	8.28%											8.28%	-5.70%	6.24%	1.20%	0.820%
Large Cap Value	12.18%											12.18%	-4.25%	4.99%	1.20%	0.910%
Money Market	-0.69%											-0.69%	1.38%	2.58%	1.20%	0.580%
Global/Oppenheimer	18.27%											18.27%	5.47%	8.44%	1.20%	1.230%
Diversified Income	1.60%											1.60%	4.68%	4.92%	1.20%	0.830%
Social Awareness	4.83%											4.83%	-5.37%	6.06%	1.20%	0.830%
Mid Cap Growth	4.80%											4.80%	6.07%	11.55%	1.20%	0.830%
Managed Asset Alloc./T Rowe Pr	11.06%											11.06%	1.86%	n/a	1.20%	1.260%
Equity Income/T. Rowe Price	16.91%											16.91%	4.30%	n/a	1.20%	1.090%
High Yield	9.48%											9.48%	4.72%	n/a	1.20%	0.880%
Mid Cap Value	24.12%											24.12%	16.58%	n/a	1.20%	0.840%
Small Cap Growth/RS Investments	12.46%											12.46%	1.88%	n/a	1.20%	1.150%

**TIAA-CREF**

Surrender Charges by year (1) for all funds												ANNUALIZED PERFORMANCE				
No Surrender charges												HISTORY Through 09/30/04			Annual	Fund
												1 Year	5 Years	10 Years	Expense	Expense
Fixed (TIAA) RA	4.75%											4.75%	6.94%	7.10%	0.00%	0.000%
Real Estate (TIAA)	10.62%											10.62%	7.84%	n/a	0.00%	0.600%
Stock Account (CREF)	14.92%											14.92%	-0.70%	9.30%	0.00%	0.400%
Money Market (CREF)	0.80%											0.80%	2.91%	4.12%	0.00%	0.340%
Bond Market (CREF)	3.49%											3.49%	7.38%	7.42%	0.00%	0.390%
Social Choice (CREF)	9.71%											9.71%	2.78%	9.99%	0.00%	0.370%
Global Equities (CREF)	16.39%											16.39%	-1.99%	6.57%	0.00%	0.440%
Growth Account (CREF)	7.22%											7.22%	-8.19%	7.33%	0.00%	0.420%
Equity Index Account (CREF)	13.82%											13.82%	-0.43%	10.55%	0.00%	0.360%
Inflation-Linked Bond (CREF)	7.08%											7.08%	9.86%	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++
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