

**ING**

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
1	2	3	4	5	6	7	8	9	10	10+	HISTORY Through 09/30/05			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%	4.52%	5.15%	0.00%	0.000%
ING Fixed Plus (no surrender charges assessed)											3.81%	4.73%	5.36%	0.00%	0.000%
Short Term (for 09/05)											4.00%	n/a	n/a	0.00%	0.000%
Long Term (for 09/05)											4.00%	n/a	n/a	0.00%	0.000%
ING VP Growth & Income Portfolio											14.26%	-5.40%	4.89%	1.00%	0.580%
ING VP Intermediate Bond Portfolio											2.68%	5.94%	5.30%	1.00%	0.480%
ING VP Money Market Portfolio											1.45%	1.22%	2.83%	1.00%	0.340%
ING VP Balanced Portfolio, Inc.											9.45%	1.18%	7.44%	1.00%	0.590%
ING UBS U.S. Large Cap Equity Portfolio											15.25%	-5.68%	0.54%	1.00%	0.850%
ING VP Natural Resources Trust (Lexington)											46.06%	12.16%	9.09%	1.00%	1.330%
Calvert Social Balanced Portfolio											8.88%	-0.56%	5.81%	1.00%	0.910%
ING MFS Capital Opportunities Portfolio											10.27%	-8.96%	4.93%	1.00%	0.900%
ING JPMorgan Fleming International Portfolio											20.01%	-1.82%	5.35%	1.00%	1.000%
ING Salomon Brothers Aggressive Growth Portfolio											17.17%	-9.80%	0.55%	1.00%	0.820%
ING VP Strategic Allocation Growth Portfolio											13.80%	0.26%	6.31%	1.00%	0.700%
ING VP Strategic Allocation Balanced Portfolio											10.73%	1.30%	5.90%	1.00%	0.700%
ING VP Strategic Allocation Income Portfolio											7.53%	2.35%	5.72%	1.00%	0.650%
ING VP Index Plus Large Cap Portfolio											12.10%	-3.09%	n/a	1.00%	0.440%
ING VP Value Opportunity Portfolio											10.38%	-2.06%	n/a	1.00%	0.690%
ING VP Growth Portfolio											13.64%	-10.02%	n/a	1.00%	0.690%
ING VP Small Company Portfolio											21.39%	3.47%	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 09/30/05			Annual	Fund
6%	6%	6%	6%	6%	4%	4%	3%	2%	1%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed											3.50%	4.22%	4.97%	0.00%	0.000%
Growth and Income/Delaware Investments											13.68%	-2.14%	6.96%	1.00%	0.370%
Special Opportunities/Delaware Investments											26.48%	11.75%	10.46%	1.00%	0.470%
Social Awareness/Delaware Investments											19.45%	-4.70%	9.42%	1.00%	0.410%
International Fund											23.71%	8.95%	7.97%	1.00%	0.980%
Bond Fund											2.36%	6.61%	5.62%	1.00%	0.420%
Money Market Fund											1.23%	1.10%	2.58%	1.00%	0.530%
Global Asset Alloc. /UBS Global Asset Management											13.09%	1.24%	6.05%	1.00%	1.030%
Managed Fund											10.41%	2.43%	6.63%	1.00%	0.490%
Aggress. Growth/T. Rowe Price Associates											16.90%	-10.97%	2.68%	1.00%	0.910%
Capital Appreciation/Janus											11.54%	-9.66%	6.30%	1.00%	0.810%
Equity - Income/Fidelity											10.67%	2.96%	8.84%	1.00%	0.800%
Trend Series											10.22%	-5.60%	9.10%	1.00%	0.840%
Value Series (formerly Large Cap Value)											14.31%	4.72%	8.33%	1.00%	0.750%
Global Bond Series											2.26%	10.26%	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 09/30/05			Annual	Fund
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%	1 Year	5 Years	10 Years	Expense	Expense
Fixed											3.50%	3.72%	4.26%	0.00%	0.000%
Equity											7.40%	-5.27%	4.59%	1.20%	0.820%
Large Cap Value											17.94%	0.77%	4.59%	1.20%	0.910%
Money Market											0.88%	0.65%	2.26%	1.20%	0.580%
Global/Oppenheimer											24.93%	2.60%	10.62%	1.20%	1.230%
Diversified Income											1.25%	4.50%	3.89%	1.20%	0.830%
Social Awareness											8.00%	-5.34%	4.67%	1.20%	0.830%
Mid Cap Growth											21.81%	-1.11%	11.45%	1.20%	0.830%
Managed Asset Alloc./T Rowe Pr											8.96%	2.12%	6.60%	1.20%	1.260%
Equity Income/T. Rowe Price											10.14%	5.67%	9.22%	1.20%	1.090%
High Yield											6.67%	6.24%	NA	1.20%	0.880%
Mid Cap Value											27.34%	15.51%	NA	1.20%	0.840%
Small Cap Growth/RS Investments											19.97%	-5.17%	NA	1.20%	1.150%

**TIAA-CREF**

Surrender Charges by year (1) for all funds											ANNUALIZED PERFORMANCE				
No Surrender charges											HISTORY Through 09/30/05			Annual	Fund
											1 Year	5 Years	10 Years	Expense	Expense
Fixed (TIAA) RA											4.20%	7.30%	6.90%	0.00%	0.000%
Real Estate (TIAA)											14.07%	8.56%	8.65%	0.00%	0.580%
Stock Account (CREF)											16.62%	-0.29%	8.72%	0.00%	0.400%
Money Market (CREF)											2.37%	2.18%	3.81%	0.00%	0.340%
Bond Market (CREF)											2.73%	6.50%	6.38%	0.00%	0.390%
Social Choice (CREF)											10.03%	2.63%	8.82%	0.00%	0.370%
Global Equities (CREF)											18.52%	-1.55%	6.99%	0.00%	0.440%
Growth Account (CREF)											11.79%	-10.02%	5.84%	0.00%	0.420%
Equity Index Account (CREF)											14.07%	-1.06%	9.23%	0.00%	0.360%
Inflation-Linked Bond (CREF)											4.99%	9.10%	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