SECURITY BENEFIT®
To and Through Retirement

Security Benefit Advisor Program®

[BE INFORMED]

The Security Benefit Advisor Program offers various ways for clients to save for retirement. Choose from various types of accounts:

- 403(b)(7)
- Traditional IRA
- SIMPLE IRA
- Roth IRA
- SEP IRA

You can also roll over balances from other accounts with no sales charges – *ask your financial representative for details.*

The Security Benefit Advisor Program offers

- Over 100 mutual funds
- From more than 25 investment managers
- Variety of asset classes including traditional, global equity, fixed income, and alternative investments

Investment Flexibility and control

- Exchange funds within program without additional charges
- Offers dollar cost averaging
- Choose automatic asset reallocation - monthly, quarterly, semi-annual, or annual

Money Management Services from Morningstar®

- Choose from 12 target portfolios Powered by Morningstar®
- Morningstar® Learning Station
- Managed by You – online
- Managed by Morningstar® – active money management for a yearly fee

Contributions/deferrals to certain accounts may be tax deductible or offered on a pre-tax basis (consult your tax advisor)*

Tax Deferrals	403(b)(7)	Trad/Roth IRA	SIMPLE	SEP
2014	$17,500	$5,500	$12,000	$52,000
Catch up (age 50+)				
2014	$5,500	$1,000	$2,500	n/a

You should consider the investment objectives, risks, and charges and expenses of the mutual funds carefully before investing. You may obtain prospectuses or summary prospectuses (if available) that contain this and other information about the mutual funds by calling our National Service Center at 1-800-888-2461. You should read the prospectuses or summary prospectuses (if available) carefully before investing. Investing in mutual funds involves risk and there is no guarantee of investment results.

*Withdrawals are subject to ordinary income tax and if withdrawn prior to age 59½ may be subject to a 10% IRS penalty tax.

Security Benefit Advisor Program

	Value	Blend	Growth
Large	• BlackRock® Equity Dividend • Dreyfus Strategic Value • Guggenheim Large Cap Value • Invesco Comstock • Neuberger Berman Large Cap Value • Northern Large Cap Value	• Dreyfus Appreciation • Fidelity® Advisor Dividend Growth • Guggenheim StylePlus Large Core • INTECH U.S. Core • Prudential Jennison 20/20 Focus • Wells Fargo Advantage Large Cap Core	• American Century Select • American Century Ultra® • Invesco American Franchise • Northern Large Cap Growth • T. Rowe Price Growth Stock
Mid	• Dreyfus Opportunistic Midcap Value • Guggenheim Mid Cap Value • Perkins Mid Cap Value • RidgeWorth Mid Cap Value Equity • RS Value	• Aston/Fairpointe Mid Cap • Fidelity® Advisor Leveraged Company Stock • Fidelity® Advisor Stock Selector Mid Cap • Invesco Mid Cap Core Equity • Wells Fargo Advantage Opportunity	• American Century Heritage • Baron Asset • Guggenheim StylePlus Mid Growth • Invesco Mid Cap Growth • Prudential Jennison Mid Cap Growth
Small	• Guggenheim Small Cap Value • Prudential Small-Cap Value • RidgeWorth Small Cap Value Equity • Royce Opportunity • RS Partners • Wells Fargo Advantage Small Cap Value	• Fidelity® Advisor Value Strategies • PIMCO Small Cap StocksPLUS® AR Strategy • Royce Value	• BlackRock® Small Cap Growth Equity • ClearBridge Small Cap Growth • Oppenheimer Discovery • Pioneer Oak Ridge Small Cap Growth
Multi	• Invesco Value Opportunities	• Fidelity® Advisor New Insights	• Franklin Flex Cap Growth

Asset Allocation

BALANCED
- Invesco Equity and Income
- Northern Global Tactical Asset Allocation
- T. Rowe Price Capital Appreciation

LIFESTYLE
- American Century Strategic Allocation: Aggressive
- American Century Strategic Allocation: Conservative
- American Century Strategic Allocation: Moderate

TARGET DATE
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2015
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2025
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2035
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2045
- T. Rowe Price Retirement 2050
- T. Rowe Price Retirement 2055
- T. Rowe Price Retirement Income

Specialty / Sector

SECTOR
- Fidelity® Advisor Real Estate
- Invesco Energy
- Invesco Gold & Precious Metals
- Invesco Technology
- PIMCO CommodityRealReturn Strategy
- Prudential Jennison Natural Resources
- RS Technology

SPECIALTY
- Calamos® Growth and Income
- Guggenheim Macro Opportunities
- Guggenheim Managed Futures Strategy
- Guggenheim Multi-Hedge Strategies
- Guggenheim Long Short Equity
- Neuberger Berman Socially Responsive
- PIMCO All Asset

Global / International

EMERGING MARKETS BOND
- PIMCO Emerging Markets Bond

EMERGING MARKETS EQUITY
- Goldman Sachs Emerging Markets Equity [2]
- Oppenheimer Developing Markets

GLOBAL ALLOCATION
- BlackRock® Global Allocation
- Ivy Asset Strategy

GLOBAL BOND
- Templeton Global Bond

GLOBAL EQUITY
- DWS Global Growth
- Guggenheim World Equity Income
- Mutual Global Discovery
- Oppenheimer Global

INTERNATIONAL BOND
- American Century International Bond
- PIMCO Foreign Bond (U.S. Dollar-Hedged)

INTERNATIONAL EQUITY
- American Century International Growth
- BlackRock® International Opportunities
- Fidelity® Advisor International Capital Appreciation [2]
- Janus Overseas
- Templeton Foreign

Fixed Income

FLOATING RATE BOND
- Guggenheim Floating Rate Strategies

GOVERNMENT BOND
- Goldman Sachs Government Income

HIGH YIELD BOND
- Calamos® High Income
- Franklin High Income
- Guggenheim High Yield
- Pax World High Yield

INFLATION-PROTECTED BOND
- PIMCO Real Return

INTERMEDIATE TERM BOND
- American Century Diversified Bond
- Federated Bond
- Guggenheim Total Return Bond
- Guggenheim U.S. Investment Grade Bond
- PIMCO Total Return

MONEY MARKET
- Dreyfus General Money Market [1]
- Rydex U.S. Government Money Market [1]

MULTI-SECTOR BOND
- Pioneer Strategic Income

SHORT TERM BOND
- PIMCO Low Duration

Purchase Options	Option 3	Option 4	Option 5	Option 6	Option 7
Annual Account Fee (all options)	$20 per year for account balances less than $25,000 No fee for account balances over $25,000				
Account Distribution Fee	1.00%	0.35%	1.25%	1.20%	1.25%
Purchase Loads	0%	5.50%	NAV	0%	0%
Contingent Deferred Sales Charge	Year 1, 1% Year 2, decreases to 0% Non-rolling	0% None	0% None	`Year 1, 1% Year 2, decreases to 0% Non-rolling	5 year declining (5%, 4%, 3%, 2%, 1%) Non-rolling
Rights of Accumulation		Option 4 only — Sales Charge <$50,000 — 5.50% $50,000 – $99,999 — 4.75% $100,000 – $249,999 — 4.00% $250,000 – $499,999 — 3.25% $500,000 – $999,999 — 2.25% >$1,000,000 — 0.00%			

[1] **This Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this Fund.**

[2] Investments in the Fund that are withdrawn or transferred may be assessed a redemption fee, which is retained by the fund.

Securities are distributed by Security Distributors, Inc. ("SDI"), a subsidiary of Security Benefit Corporation ("Security Benefit").

SECURITY BENEFIT®

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