



SECURITY BENEFIT

SecurityBenefit.com

GETTING STARTED GUIDE FOR PARTICIPANTS

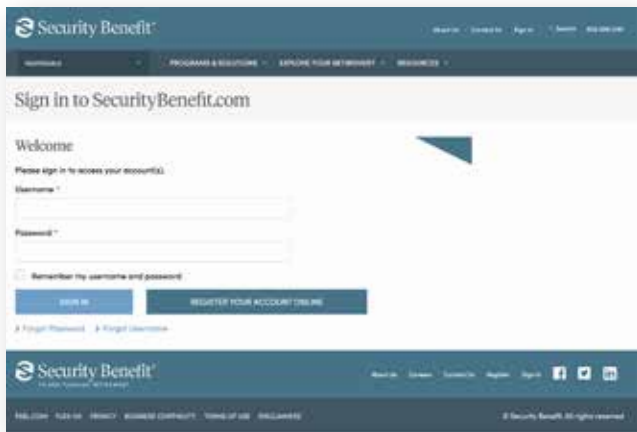
SecurityBenefit.com

Welcome to SecurityBenefit.com!

This site serves as your complete destination for account management, investment selection, reporting and more. In this brief overview, you will learn how to perform the most common activities on our website.

To get started, login to SecurityBenefit.com.

If this is your first time logging in, follow the directions on the screen to create a login and then a password.



Login ID Criteria:

- At least 8 characters in length
- Must contain at least one alpha character and one number
- Cannot contain special characters

Password Criteria:

- At least 8 characters in length
- Must contain:
 - At least 1 number
 - At least 1 lowercase letter
 - At least 1 uppercase letter
- Does not contain part of username

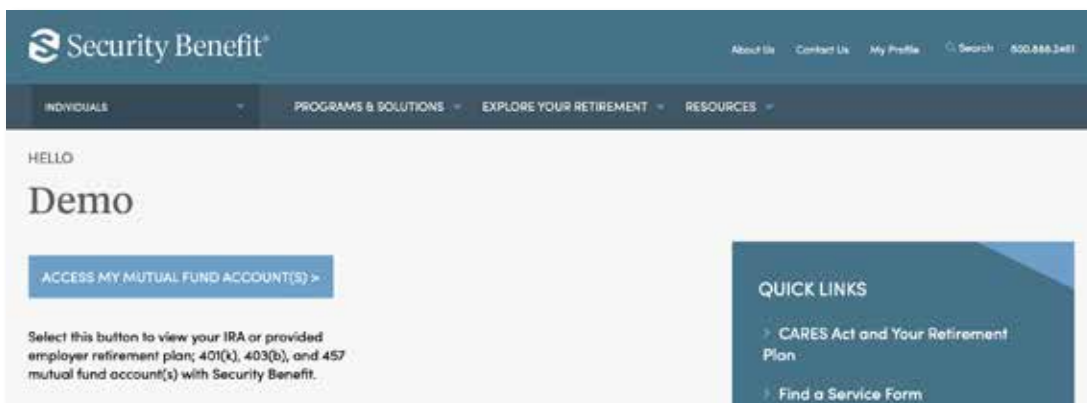
If you already set up your personal Login ID or Password, but don't remember it:

Forgot Login ID: Click "Forgot Username" and follow the online steps.

Forgot Password: Click "Forgot Password" and follow the online steps.

Once you have logged in:

The first screen after login is your home page.



To access your IRA or employer retirement plan:

Click the “Access My Mutual Fund Account(s)” This shows your plan name, current balances, and projected monthly income at retirement. You can also see various navigation toolbars at the top and right.

The screenshot shows the Security Benefit retirement plan dashboard. At the top, there is a blue header with "Welcome back, Demo" on the left and "FAQs | Contact Us | Sign Out" on the right. Below the header is the Security Benefit logo. A navigation bar contains tabs for "My Account(s)", "Retirement Planner", "Statements", and "My Profile". The main content area displays the plan name "SECURITY BENEFIT ASSOCIATES PROFIT SHARING AND SAVINGS PLAN" with a balance of "\$130,017.25" as of 07/28/2020. A "Print" button is visible. Below this, there are tabs for "Summary", "My Portfolio", "Contributions", "Loans & Withdrawals", "Account Activity", and "Research Investments". A message states: "We've made an update to our retirement calculator! Check out the changes by selecting Update My Goals below. What's new?:" followed by a list of updates: "Inflation rate assumption and anticipated salary growth rate added", "Distinguishing your investment style between your working years and in retirement", and "Social security calculation supported". A summary table shows: Total Balance: \$130,017.25; Vested Balance: \$111,446.12; Last Contribution: \$25.00; YTD Return: 06/30/2020: --. Below this, there are tabs for "My Retirement Goals" and "My Asset Allocation". A message indicates: "Retirement goals have been improved. Please use the Update My Goals link to update your goals." An "Actions to Take" section includes a link for "Change your investment mix" and a button for "Update My Goals". On the right side, there is a "I want to..." menu with options: "Get a statement", "Change my profile", "Change my communications", "Change investments", "Check my performance", "Request a loan", "Withdraw money", and "Research investment options". At the bottom right, there is a "My Advisor" link.

For the most accurate results, please click “Update My Goals” and follow the step-by-step instructions to calculate how much income you will require in retirement.

To see your current asset allocation:

Click the “My Asset Allocation” tab in the center of the home page. You can also click “My Portfolio” in the tabs at the top.

To change your investment selection:

- Click “My Portfolio” in the tabs at the top of the screen
- Then click “Change Investments”
- Follow the steps which walk you through how to update your investment selection

You can also click “Change Investments” directly from the home screen in the quick navigation toolbar to the right.

To view the different types of contributions in your account:

Click “Contributions” in the tabs at the top of the screen.

To view or model a loan, or to request a withdrawal:

Click on “Loans & Withdrawals” in the tabs at the top of the screen and follow the on screen instructions. You can also click “Withdraw money” directly from the home screen in the quick navigation toolbar to the right.

Note: Not all plans allow loans. Check with your financial professional or your human resources department if you have questions about what your plan allows.

To view your account activity or your most recent statement:

Click on “Account Activity” in the tabs at the top of the screen. You can also click “Get a statement” directly from the home screen in the quick navigation toolbar to the right.

To select paperless delivery of statements (e-statements):

1. Click “Change my Communications” in the quick navigation toolbar to the right of the screen
2. Your current communication preference should appear
3. Paperless delivery of statements can be turned on or off at any time

To change or update your contribution rate:

Please contact your Human Resources department.



Your Security Benefit retirement account is also available with on-the-go access through the My Security Benefit app. The app also offers helpful classes and articles so you can expand your financial knowledge and earn real rewards for completing financial learning courses.¹

Download the app now. Available on the App Store and Google Play.
Visit SecurityBenefit.com/My-Security-Benefit-app for more information.

Your path *To and Through Retirement*[®]
begins here.

Talk to your financial professional to learn more
or contact us at 800.888.2461.

¹ Rewards provided by a third party. To access app and content features you must have a security benefit retirement plan account.