

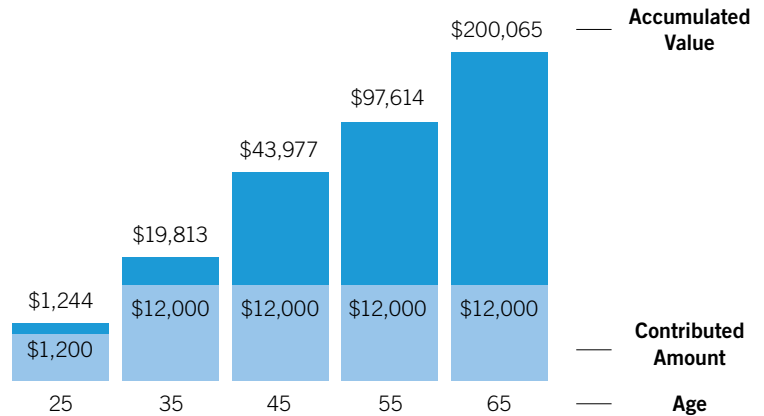
SECURITY BENEFIT

START SAVING EARLY

A TALE OF TWO SAVERS

Time is your biggest advantage in retirement saving; starting your retirement savings early can have a big impact on how much you accumulate. Just look at the experience of these two savers.

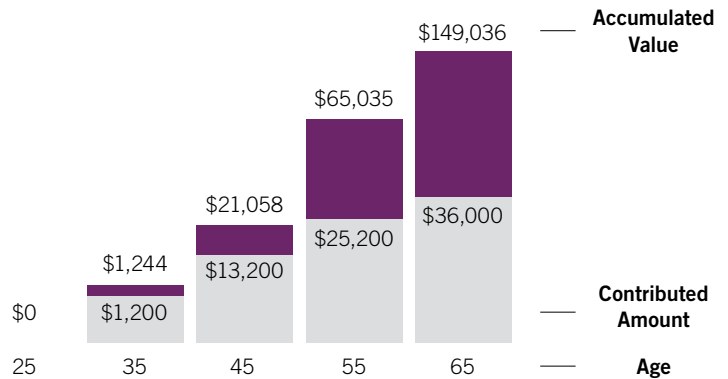
Lisa Started Saving at Age 25



Lisa starts investing \$100 per month in her retirement account at age 25 and keeps investing for ten years, making a total contribution of \$12,000.

Lisa's accumulated savings will be more than \$200,000 at retirement at age 65.

Bill Started Saving at Age 35



Bill postpones his retirement saving until age 35. Contributing \$100 per month, Bill continues until age 65, investing a total of \$36,000.

Bill's accumulated savings will be more than \$149,000 - even though Bill invested \$24,000 more than Lisa, his nest egg was almost \$41,000 less.

The above illustration does not take into account the effect of any state or federal taxes. The performance of the investment, 8%, in the illustration is hypothetical and in no way relates to the actual or expected performance of any investment. The results of an investment may differ substantially. Investing involves risk and there is no guarantee of investment results.



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In a tax-deferred investment, taxes are deferred until withdrawn. Withdrawals are subject to ordinary income taxes, and if withdrawn before age 59½, may be subject to a 10% IRS penalty tax. Conversely, earnings from investments that do not offer tax deferral are taxed currently, and withdrawals from such an investment are not subject to the penalty tax. Changes in tax rates, tax treatment of earnings, and lower maximum tax rates on capital gains and distribution may impact the comparative results. You should consider your personal investment horizon and income tax brackets, both current and anticipated, as they may further impact investment results.

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