

SECURITY BENEFIT

SECURITYRETIREMENT.COM

GETTING STARTED FOR PARTICIPANTS



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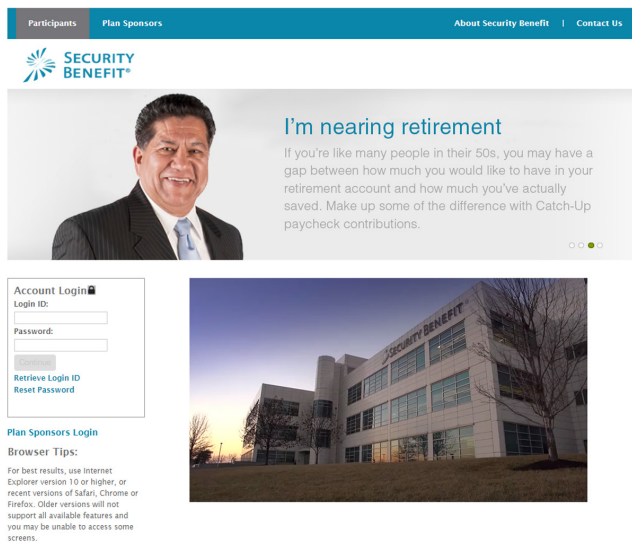
SECURITYRETIREMENT.COM

GETTING STARTED FOR PARTICIPANTS

Welcome to SecurityRetirement.com!

This site serves as your complete destination to 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 www.SecurityRetirement.com.



If this is your first time logging in:

Your login ID will be your Social Security Number with no dashes or spaces (e.g. 123456789). You will be prompted to select a new ID upon login.

Your password can be one of three preset numbers:

- ▶ If you ever logged in to the previous version of www.SecurityRetirement.com, (before 4/15/2014), your password will still be the 6-digit PIN you created.
- ▶ If you have never logged in but your account was created prior to 4/15/2014, your password is the last six digits of your Social Security Number (e.g., 456789).
- ▶ If you have never logged in and your account was created after 4/15/2014, your password is all eight digits of your birthdate with no dashes or spaces (e.g., 04152014).

Once you log in, will be prompted to change your login ID and password.

Login ID Criteria:

- ▶ Must be 8-15 characters in length
- ▶ Must contain at least one number
- ▶ Cannot contain the @ symbol

Password Criteria:

- ▶ Must be 6-15 characters in length
- ▶ Must contain at least one number

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

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

Forgot Password: Click "Reset Password." A temporary password will be emailed to you.

Once you have logged in:

The first screen after login is your home page. 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.

Welcome back, Fname2 FAQs/Training | Contact Us | Log Out

SECURITY BENEFIT®

My Account(s) | Retirement Planner | Statements | Education & Tools | My Profile

Plan Name: DEMO, INC. 401(K) PLAN \$130,017.25 As of 09/09/2015 Print

Summary | My Portfolio | Contributions | Loans & Withdrawals | Account Activity | Plan Information | Research Investments

Total Balance: \$130,017.25	Vested Balance: \$111,446.12	Last Contribution: \$25.00	YTD Return: 07/31/2014 --
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My Retirement Goals | My Asset Allocation

Asset View | Income View

What you require in retirement: \$3,333 per month	What you will have: \$9,774 per month (Projected)	Monthly total: \$9,774 Your monthly excess is : \$6,441
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Actions to Take

- ▶ Increase your contributions
- ▶ Change your investment mix

[Update My Goals](#)

Assumptions:

- Estimated income "you require in retirement" assumes no adjustment for inflation or changes in pre-retirement salary.
- Assumed rate of return is applied on an annual basis for all retirement accounts (i.e. Security Benefit and other user-entered outside accounts); the assumed rate of return may not be realistic for some types of assets (e.g. CDs, bank accounts, etc.).
- Assumed rate of return is held constant throughout the assumed life expectancy; typically post-retirement rates of return are lower than pre-retirement rates of return.

- I want to...
 • Get a statement
 • Change my profile
 • Change contributions
 • Change investments
 • Check my performance
 • Request a loan
 • Withdraw money
 • Research investment options

 + Communications

 + My Advisor

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 green toolbar at the top.

To change your investment selection:

- ▶ Click “My Portfolio” in the green toolbar 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 green toolbar at the top of the screen.

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

Click on “Loans & Withdrawals” in the green toolbar 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 advisor 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 green toolbar 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”):

- ▶ Click “Communications” in the quick navigation toolbar to the right of the screen.
- ▶ Your current communication preference should appear. Click “View & Update,” and then follow the on-screen prompts to turn on paperless delivery of statements. Note that you can undo this action at any time.

To change or update your contribution rate:

Please contact your Human Resources department.

We are pleased to help you make the most of our website.
If you have further questions or need additional information,
please contact our National Service Center for assistance at

800.747.3942 | SecurityBenefit.com

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