



NEA VALUEBUILDER[®] DirectInvest 403(b)(7)

The NEA Valuebuilder DirectInvest 403(b)(7) can be used in Traditional and Roth 403(b)(7) salary reduction plans for educators.

One product is available:

1. A mutual fund 403(b)(7) product

These products have 19 mutual funds and 9 investment managers.

	Value	Blend	Growth
Large	<ul style="list-style-type: none"> Jennison Value 	<ul style="list-style-type: none"> American Century Equity Growth Dreyfus S&P 500 Stock Index¹ 	<ul style="list-style-type: none"> Janus Growth and Income
Mid	<ul style="list-style-type: none"> Janus Mid Cap Value 	<ul style="list-style-type: none"> Federated Mid-Cap Index 	<ul style="list-style-type: none"> AIM Capital Development
Small		<ul style="list-style-type: none"> Dreyfus Smallcap Stock Index¹ 	<ul style="list-style-type: none"> AIM Small Cap Growth
Other Categories		Global / International	Fixed Income
ASSET ALLOCATION / TARGET DATE <ul style="list-style-type: none"> T. Rowe Price Retirement 2010 T. Rowe Price Retirement 2020 T. Rowe Price Retirement 2030 T. Rowe Price Retirement 2040 T. Rowe Price Retirement Income BALANCED/ASSET ALLOCATION <ul style="list-style-type: none"> Van Kampen Equity and Income 		INTERNATIONAL EQUITY <ul style="list-style-type: none"> Dreyfus International Stock Index¹ INTERNATIONAL BOND <ul style="list-style-type: none"> PIMCO Foreign Bond (U.S. Dollar-Hedged)¹ 	INTERMEDIATE TERM BOND <ul style="list-style-type: none"> PIMCO Total Return MONEY MARKET <ul style="list-style-type: none"> American Century Prime Money Market[†]

¹ Investments in the Fund that are withdrawn or transferred may be assessed a redemption fee, which is retained by the fund.

[†] **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.**

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds available under the NEA Valuebuilder Program before investing. You may obtain a prospectus that contains this and other information about the mutual funds by calling our National Service Center at 1-800-NEA-VALU (632-8258). You should read the prospectus carefully before investing. Investing in mutual funds involves risk and there is no guarantee of investment results.

The NEA Valuebuilder Program provides investment products (the "NEA Valuebuilder products") in connection with retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors, Inc. and certain of its affiliates (collectively "Security Benefit") make the NEA Valuebuilder products available under this program pursuant to an agreement with NEA's wholly-owned subsidiary, NEA's Member Benefits Corporation ("MBC"). Security Benefit has the exclusive right to offer the NEA Valuebuilder products under the program, and MBC generally may not enter into arrangements with other providers of similar investment programs or otherwise promote to NEA members or their employers any investment products that compete with the NEA Valuebuilder products. MBC promotes the program to NEA members and their employers and provides certain services in connection with the program. Security Benefit pays an annual fee to MBC based in part on the average assets invested in the NEA Valuebuilder products under the agreement. You may wish to take into account this agreement and arrangement, including any fees paid, when considering and evaluating any communications relating to the NEA Valuebuilder products. NEA and MBC are not affiliated with Security Benefit. Neither NEA nor MBC is a registered broker/dealer. All securities brokerage services are performed exclusively by your sales representative's broker/dealer and not by NEA or MBC.

The NEA Valuebuilder 403(b)(7) is a Custodial Account under §403(b)(7) of the Internal Revenue Code.

NEA VALUEBUILDER® DIRECTINVEST 403(b)(7)

Type of Plan	<ul style="list-style-type: none"> • 403(b)(7), Roth 403(b)(7) – Custodial Account
Plan Contributions	<ul style="list-style-type: none"> • Employee and employer
Investment Options	19 investment options, 9 investment managers
Administrative Fee	<ul style="list-style-type: none"> • \$20 per year if account value < \$25,000 • Waived if account value ≥ \$25,000 • Paper prospectus fee \$30
Minimum Purchase	<ul style="list-style-type: none"> • \$1,000 lump sum or \$25 through salary reduction
Subsequent Investments	<ul style="list-style-type: none"> • \$25 per salary reduction
Loans	<ul style="list-style-type: none"> • Minimum \$1,000 • Maximum loan amount is the lesser of \$50,000 less the highest outstanding loan balance during the preceding 12-month period, or, 50% of the employee's nonforfeitable account value • Only 1 loan outstanding at a time (2nd loan cannot be taken to pay off current loan) • 5-year maximum term unless for residence, then 30-year maximum term • No prepayment allowed unless to pay off the outstanding balance of the loan • Loan origination fee: \$100 • Annual loan maintenance fee: \$50 (\$12.50 charged quarterly) • Interest rate: Prime Rate plus 1.00% (based on Prime Rate on 1st business day of each month) • Monthly loan payments made through ACH
Dollar Cost Averaging (DCA)	<ul style="list-style-type: none"> • Monthly or quarterly on 1st business day of month • Minimum \$25 per fund (only permitted out of Dreyfus General Money Market Fund) • No earnings – only DCA (DCA does not assure a profit and does not protect against loss in a declining market.) • Initiate in writing; change in writing or by phone
Automatic Asset Reallocation (AAR)	<ul style="list-style-type: none"> • Quarterly on 1st business day of the quarter • Minimum \$25 per fund • Initiate in writing; change in writing or by phone
Investment Transfers	<ul style="list-style-type: none"> • Minimum of \$25 per fund • Security Benefit reserves the right at a future date to limit the number of exchanges to 14 or less in a contract year. • Initiate via written, phone or Internet request • Not designed for active trading – Security Benefit reserves the right to restrict the availability of telephone or other electronic transfers.
Investment Services from Morningstar®	<ul style="list-style-type: none"> • Morningstar® Learning Station – 1 in 12 • Morningstar® Guidance OnlineSM

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