

SECURITY BENEFIT

# HEALTHCARE REIMBURSEMENT ACCOUNT

FACT SHEET



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Security Benefit Healthcare Reimbursement Account offers a wide range of investment options can help you diversify your investments according to your individual goals, time frame and risk tolerance.

## Security Benefit Healthcare Reimbursement Account

	Value	Blend	Growth
Large	Invesco Comstock	Dreyfus Appreciation Fidelity® Advisor Dividend Growth Guggenheim StylePlus Large Core	American Century Ultra®
Mid	Guggenheim Mid Cap Value	Fidelity® Advisor Stock Selector Mid Cap <sup>1</sup> Invesco Mid Cap Core Equity Wells Fargo Opportunity	Guggenheim StylePlus Mid Growth Invesco Mid Cap Growth
Small	Wells Fargo Small Cap Value	Fidelity® Advisor Value Strategies	
Multi	Invesco Value Opportunities		

Other Categories	International	Fixed Income
<b>Balanced/Asset Allocation</b> Invesco Equity and Income	<b>Global Equity</b> Guggenheim World Equity Income	<b>High Yield Bond</b> Guggenheim High Yield
<b>Specialty/Sector</b> Invesco Technology	<b>International Equity</b> Fidelity® Advisor International Capital Appreciation	<b>Intermediate Term Bond</b> Guggenheim U.S. Investment Grade Bond
<b>Specialty</b> Neuberger Berman Socially Responsive		<b>Money Market</b> JPMorgan U.S. Government Money Market <sup>†</sup>

<sup>†</sup> 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.

<sup>1</sup> Effective July 30, 2004, new purchases into Fidelity Advisor Stock Selector Mid Cap Fund are limited to existing shareholders (those who had assets in the fund prior to the deadline) and certain group employer retirement plans that had established this fund as an investment option prior to the deadline.

## Security Benefit Healthcare Reimbursement Account

Type of Plan	Voluntary Employee's Beneficiary Association (VEBA) tax-exempt trust established under Section 501(c)(9) of the Internal Revenue Code Employer funded program – no employee deferrals allowed								
Eligible Participants	Public sector employees, spouses, and qualified dependents								
Tax Advantages	Plan sponsor pays no FICA taxes on plan contributions Participant pays no FICA, federal and in most cases state income tax on: <ul style="list-style-type: none"> <li>▶ Contributions</li> <li>▶ Investment earnings</li> <li>▶ Distributions for qualified health care expenses</li> </ul>								
Plan Sponsor Fees	None								
Eligible Expenses	IRS Section 213 qualified medical expenses								
Insurance Premium Expense Reimbursement Account (funded by variable amount contributions)	Health insurance premiums COBRA premiums Medicare Part-B premiums Medicare supplement premiums Long-term care premiums								
Medical Expense Reimbursement Account (funded by equal dollar contributions for all employees)	Health insurance premiums COBRA premiums Medicare Part-B premiums Medicare supplement premiums Long-term care premiums Qualified out-of-pocket expenses such as prescription drugs, eye glasses, and office visit co-pays								
Dollar Cost Averaging (DCA) (DCA does not assure a profit and does not protect against loss in a declining market)	Monthly or quarterly on 1st business day of month Minimum \$25 per fund (only permitted out of JPMorgan U.S. Government Money Market)								
Automatic Asset Reallocation (AAR)	Quarterly, semi-annually or annually on 1st business day of the quarter Minimum \$25 per fund								
Exchange Option	Minimum of \$25 per fund Security Benefit reserves the right at a future date to limit the number of transfers to 14 or less in a contract year.								
Participant Administrative Fees	<table border="0"> <thead> <tr> <th><u>Average Annual Recurring Contribution</u></th> <th><u>Participant Administrative Fee</u></th> </tr> </thead> <tbody> <tr> <td>\$300-\$599</td> <td>\$30</td> </tr> <tr> <td>\$600-\$899</td> <td>\$15</td> </tr> <tr> <td>\$900 +</td> <td>waived</td> </tr> </tbody> </table> <p>Accumulated leave only contributions – \$30 If an employer ceases participation in the Plan the annual administrative fee will be \$30 from that point forward</p>	<u>Average Annual Recurring Contribution</u>	<u>Participant Administrative Fee</u>	\$300-\$599	\$30	\$600-\$899	\$15	\$900 +	waived
<u>Average Annual Recurring Contribution</u>	<u>Participant Administrative Fee</u>								
\$300-\$599	\$30								
\$600-\$899	\$15								
\$900 +	waived								
Asset-based Fees	Maximum 1.20% unitized asset-based fee								

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*You should consider the investment objectives, risk, 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 Service Center at 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.*

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