

# SecurePoint Retirement Program

## Are you a fiduciary?

### Key features

- Assume full discretion for selecting, monitoring and (when appropriate) replacing the investment options
- Build a carefully crafted investment line-up appropriate for a retirement plan
- Assume responsibility in the event of certain third-party lawsuits related to the investment management
- [Over 30 investment options](#) selected by Mesirow Financial

Using discretion in administering and managing a plan or controlling the plan's assets makes that person a fiduciary to the extent of that discretion or control. Thus, fiduciary status is based on the functions performed for the plan, not just a person's plan, not just a person's title.

Security Benefit has partnered with Mesirow Financial to create Security Benefit SecurePoint Retirement. As the contracted 3(38) investment fiduciary to plan sponsors who choose SecurePoint Retirement, Mesirow Financial is responsible for the investment selection, investment monitoring, and investment replacement under the plan.

Mesirow Financial selects the SecurePoint Retirement investment line-up from Security Benefit's group retirement platform.

Employers are ultimately held responsible for the investment options offered within their retirement plan. But, ERISA law does allow for that responsibility to be transferred to an independent third-party.

The Security Benefit SecurePoint program transfers your investment fiduciary obligation and the associated liability to Mesirow Financial, an independent investment manager. Mesirow Financial is experienced in interpreting fiduciary requirements and contractually agrees to become the 3(38) fiduciary for your plan.

**For more information, contact your financial professional or call us at [800.747.5164](tel:800.747.5164) option 3.**

## At a glance

**Product name:** SecurePoint Retirement Program

**Product type:** Mutual Fund

**Minimum Purchase:** \$25 per pay

**Account Type(s):** 401(a)

**Surrender Charges:**

**Strategy:** Fiduciary oversight with Mesirow Financial®

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The Security Benefit SecurePoint Retirement 401(k) and 401(a) products are Trust Accounts under §401 of the Internal Revenue Code. The SecurePoint Retirement 403(b)(7) ERISA product is a Custodial Account under §403(b)(7) of the Internal Revenue Code. The SecurePoint Retirement 457(b) Tax Exempt product is a Trust Account under §457(g) of the Internal Revenue Code.

Services are offered through **Security Distributors**, a subsidiary of Security Benefit Corporation (Security Benefit).

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