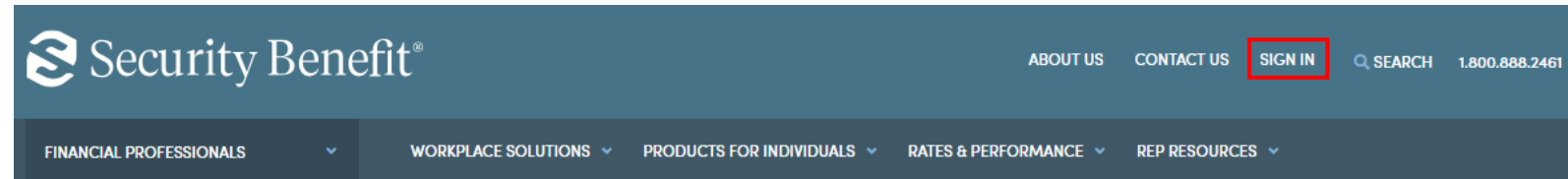


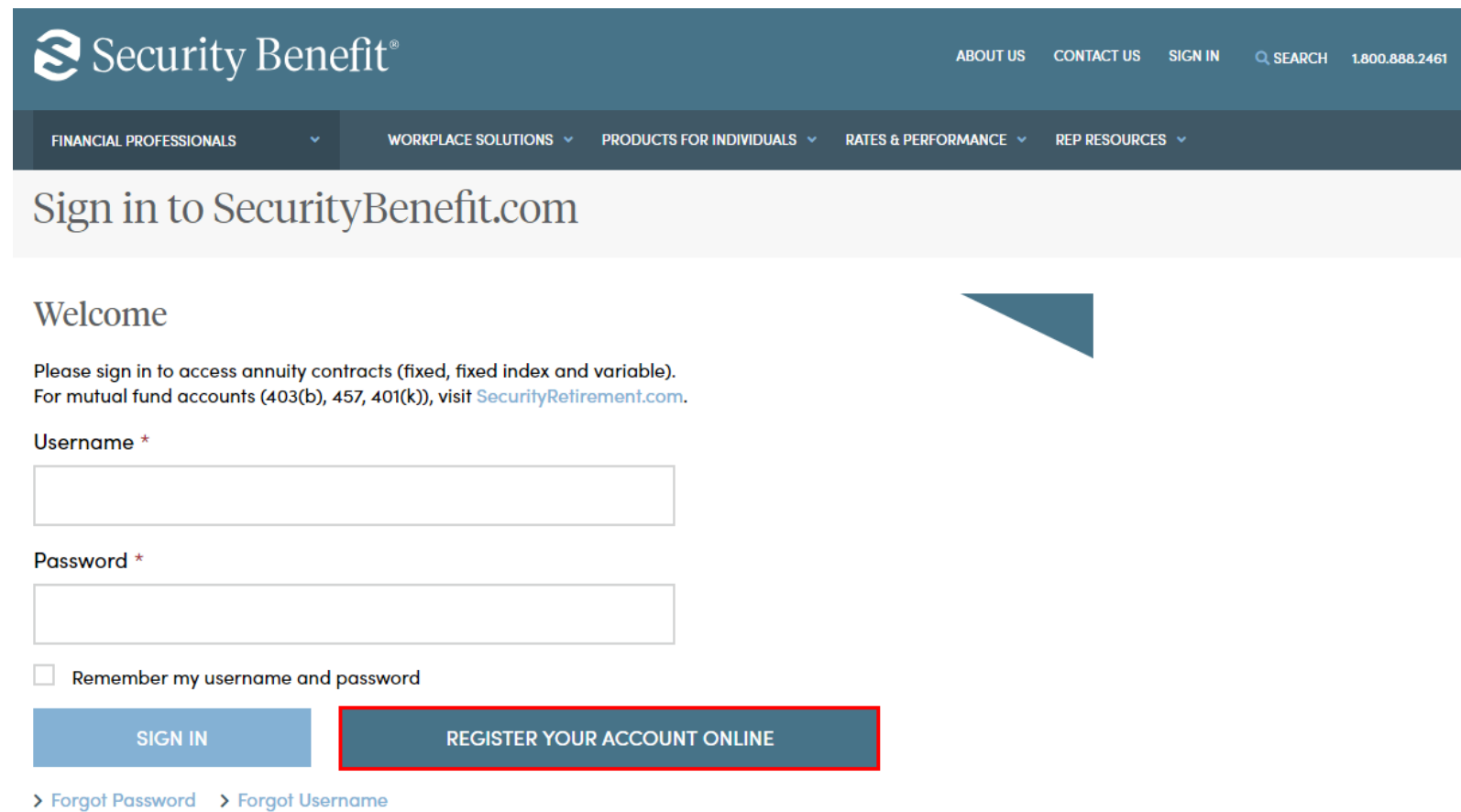
I'm a financial professional. How do I register for an online account on SecurityBenefit.com?

Website Support

Navigate to SecurityBenefit.com and click on "Sign in" in the upper menu.



On the next screen, click on the "Register Your Account Online" button to begin the registration process.

A screenshot of the Security Benefit sign-in page. The header is identical to the previous screenshot. Below the header, the page title is 'Sign in to SecurityBenefit.com'. The main content area has a 'Welcome' heading and a message: 'Please sign in to access annuity contracts (fixed, fixed index and variable). For mutual fund accounts (403(b), 457, 401(k)), visit SecurityRetirement.com.' There are two input fields: 'Username *' and 'Password *'. Below the password field is a checkbox labeled 'Remember my username and password'. At the bottom, there are two buttons: 'SIGN IN' and 'REGISTER YOUR ACCOUNT ONLINE' (highlighted with a red box). At the very bottom, there are links for '> Forgot Password' and '> Forgot Username'.

On the next screen, you'll be presented with a drop-down menu to select Financial Professional. Note, if you select Financial Professional, you must also be appointed to sell our products in order to complete your profile.

Register

Website Registration

* Indicates required fields.

I'm a *

Fill in all required fields as indicated.

* Indicates required fields.

I'm a *

Financial Professional ▼

To register for an online account on SecurityBenefit.com, you must be an appointed Financial Professional with Security Benefit.

Are you appointed to sell products with us? *

Yes

No

Create Your Profile

First Name *

Last Name *

Social Security Number *

Last 4 digits, for example: 1234

Date of Birth *

01/28/2019

Example: 5/3/1960.

Email Address *

Re-enter Email Address *

Username *

Must be a minimum of 8 characters.

Broker-Dealer or Firm Name

External ID

Contract Number

After filling in all required information, you may fall into two possible scenarios:

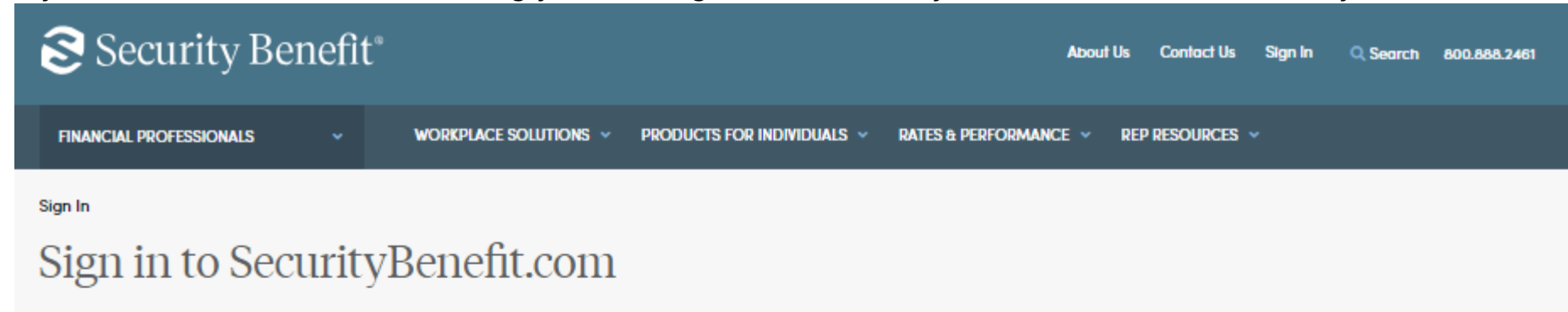
1. You are an existing user on SecurityBenefit.com who has not signed in to the site in the past 12 months, or
2. You have not registered on the site, but your information is found in our records system (i.e., you are a financial professional with business)

The following screens will show the next steps in the registration process that are unique to each scenario, and then the process is the same for everyone.

If you are a converted user, (meaning you have signed in to SecurityBenefit.com since 1/1/2018) you will not be asked to re-register. Your username and password have been ported over

our multi-factor authentication code.

and you should see this screen asking you to create a new password to



The screenshot shows the top navigation bar of the Security Benefit website. The header includes the Security Benefit logo, navigation links for 'About Us', 'Contact Us', 'Sign In', 'Search', and the phone number '800.888.2461'. Below the header is a dark blue menu bar with categories: 'FINANCIAL PROFESSIONALS', 'WORKPLACE SOLUTIONS', 'PRODUCTS FOR INDIVIDUALS', 'RATES & PERFORMANCE', and 'REP RESOURCES'. The main content area is light gray and features a 'Sign In' link and the heading 'Sign in to SecurityBenefit.com'.

Welcome

Please sign in to access annuity contracts (fixed, fixed index and variable).
For mutual fund accounts (403(b), 457, 401(k)), visit [SecurityRetirement.com](#).

Username *

Password *

Remember my username and password

SIGN IN

REGISTER YOUR ACCOUNT ONLINE

[> Forgot Password](#) [> Forgot Username](#)

Create a Password

* Indicates required fields.

Password *

Password Requirements

- At least 8 characters
- At least 1 number
- At least 1 lowercase letter
- At least 1 uppercase letter
- Does not contain part of username

▼ Recovery question

Choose a forgot password question *

Answer *

CREATE MY ACCOUNT

You will then be asked to verify your email address to continue.

Please verify your email

Required

▼ Email

Your email address is needed to complete the verification process for your account.
Please update and verify your email address in the fields below.

Our records indicate that your email address is: *

Re-enter Email Address *

Next, you will be asked if you wish to complete the optional step of setting up additional multi-factor authentication to secure your access. If so, follow the process outlined later in this document. If not, you may now click on the Sign In button and sign in to SecurityBenefit.com.

Security Settings

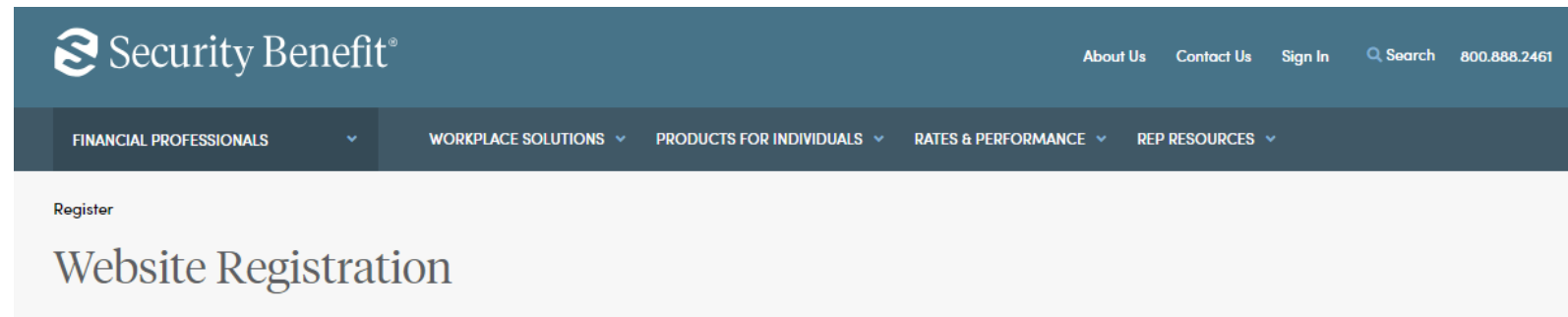
Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

▶ Set Up Text Verification

▶ Set Up Voice Call Verification

Scenario 1: When you have successfully entered information into all required fields, the registration process is almost complete and you should see this screen.



Your registration is almost complete!

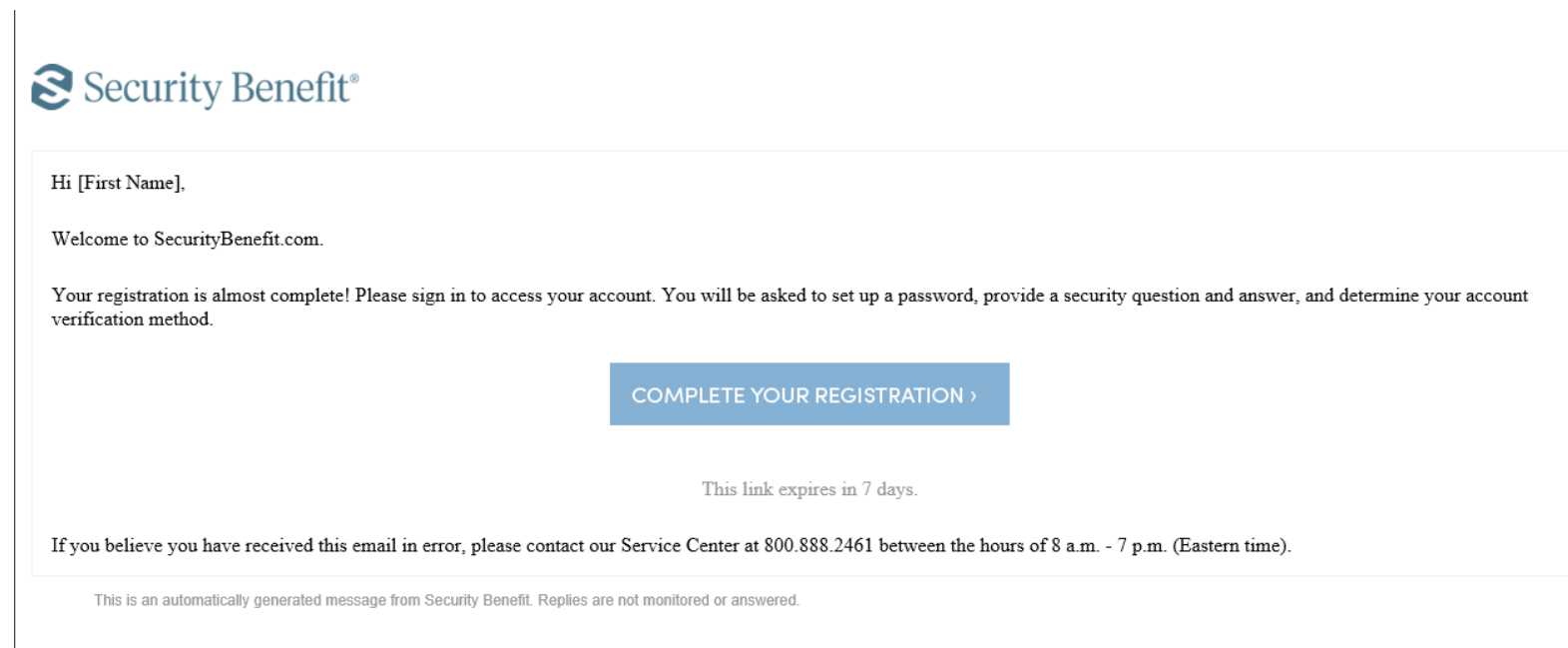
Please check your email for a link to complete this process and sign in to your account.

Note: This email will expire in 7 days.

Within 1-2 business days, check your Inbox of the email account used in the initial registration process for a confirmation email (the email will come from do-not-reply@securitybenefitinfo.com). When it arrives, you will have 7 days to open it and click on the link inside the email to finalize the account registration process, which includes:

- Setting up a password,
- Setting up security questions, and
- Optionally entering a cell phone and/or landline phone number for multi-factor authentication.

The email you receive from Security Benefit to complete the registration process will look similar to this:

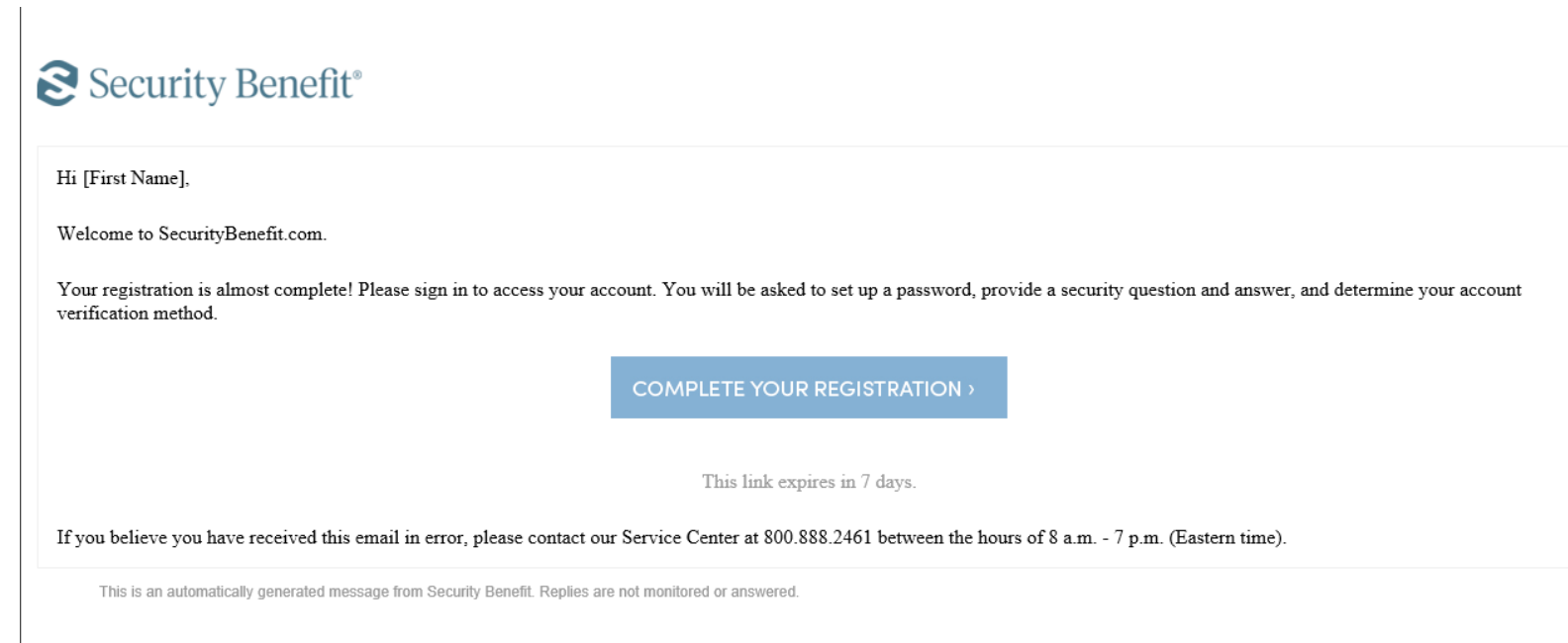


Scenario 2: When you have successfully entered information into all required fields, the registration process is almost complete and you should see this screen.

Check your Inbox of the email account used in the initial registration process for a confirmation email (the email will come from Do-Not-Reply@SecurityBenefitInfo.com). When it arrives, you will have 7 days to open it and click on the link inside the email to finalize the account registration process, which includes:

- Setting up a password,
- Setting up security questions, and
- Optionally entering a cell phone and/or landline phone number for multi-factor authentication.

The email you receive from Security Benefit to complete the registration process will look similar to this:



From here, the process is the same for the second two scenarios (new users, or those who haven't signed in to the site in the past 12 months).

Once you have clicked on the link in the email, you will be asked to create a password and re-enter that password to verify it is correct. Passwords must contain:

- At least 8 characters
- At least 1 number
- At least 1 lowercase letter
- At least 1 uppercase letter
- Does not contain part of the username

You will also be asked to choose a recovery question to be used in the event of needing to reset a password or gain access when you have forgotten a password.

Create a Password

* Indicates required fields.

Password *

Password Requirements

- At least 8 characters
- At least 1 number
- At least 1 lowercase letter
- At least 1 uppercase letter
- Does not contain part of username

▼ Recovery question

Choose a forgot password question *

Answer *

CREATE MY ACCOUNT

After successfully establishing a password and setting a recovery question, you will be presented with the next screen to optionally set up additional security verification numbers, either a text message to a cell phone, or a voice call with verification code to any number you choose. This multi-factor authentication helps to insure only you have access to your account information on SecurityBenefit.com by requiring a second authentication device in order to sign in.

The screen for setting up text verification. Enter your 10-digit cell phone number without the country prefix. Please do not enter hyphens or parentheses. Click on the "Text" button to initiate the text message to your phone to verify the device. Please allow up to: 30 seconds to receive the text message.

Security Settings

Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

I WANT TO SKIP THIS STEP AND SIGN IN TO MY ACCOUNT

▼ Set Up Text Verification

Security Benefit can send you a text message with a recovery code if you forget your password. This feature is useful when you don't have access to your email.

Country

United States

Select the country where your phone is registered.

Phone number

Enter your 10-digit phone number without the country prefix. Please do not enter hyphens or parentheses.

TEXT

► Set Up Voice Call Verification

SIGN IN

The screen for setting up voice call verification. Enter your 10-digit phone number without the country prefix. Please do not enter hyphens or parentheses. Click on the "Call" button to initiate the voice call to your phone to verify the phone number. Please allow a few minutes to receive your voice call.

Security Settings

Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

[I WANT TO SKIP THIS STEP AND SIGN IN TO MY ACCOUNT](#)

▶ Set Up Text Verification

▼ Set Up Voice Call Verification

Security Benefit can call you and provide a recovery code if you forget your password. This feature is useful when you don't have access to your email.

Country

United States

Select the country where your phone is registered.

Phone number

Enter your 10-digit phone number without the country prefix in this format: 9998887777

Extension

[CALL](#)

[SIGN IN](#)

If you selected text verification, this screen will appear and you can enter the verification code sent via SMS to your cell phone. Enter the code and click on the "Verify" button. Once verified, your cell phone number will allow you to receive a verification code to access the site if you are signing in from a new device, or signing in one year or more after your last sign in.

Security Settings

Verification code was sent to your device.

Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

I WANT TO SKIP THIS STEP AND SIGN IN TO MY ACCOUNT

▼ Set Up Text Verification

Enter the verification code received on your device.

Verification Code

BACK

VERIFY

► Set Up Voice Call Verification

SIGN IN

If you selected voice call verification, this screen will appear and you can enter the verification code received via a voice call to the number you entered. Enter the code and click on the “Verify” button. Once verified, your phone number will allow you to receive a verification code via voice call to access the site if you are signing in from a new device, or signing in one year or more after your last sign in.

Security Settings

You should receive a voice call with the verification code.

Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

[I WANT TO SKIP THIS STEP AND SIGN IN TO MY ACCOUNT](#)

▶ Set Up Text Verification

▼ Set Up Voice Call Verification

Enter the code received on your phone.

Verification Code

[BACK](#)

[VERIFY](#)

[SIGN IN](#)

When you have entered the verification code, this screen will appear which confirms the number that has been established for your profile. Should you wish to change a phone number, simply sign in to your account, navigate to My Profile in the upper right navigation and edit your profile information.

Security Settings

Optional

At this time you have the option to set up additional security settings. You can set up and change your security setting under the My Profile menu after sign in.

I WANT TO SKIP THIS STEP AND SIGN IN TO MY ACCOUNT

▼ Set Up Text Verification
A text message has been established for: [REDACTED]
To change your number, please [sign in](#) and select My Profile in the top navigation to edit your profile.

▼ Set Up Voice Call Verification
A voice call has been established for: [REDACTED]
To change your number, please [sign in](#) and select My Profile in the top navigation to edit your profile.

SIGN IN

You now have the option of how you'd like to receive your verification code to finalize your registration and site access, either via email, SMS text, or a voice call to the number you set up (if any).

Two-Factor Authentication

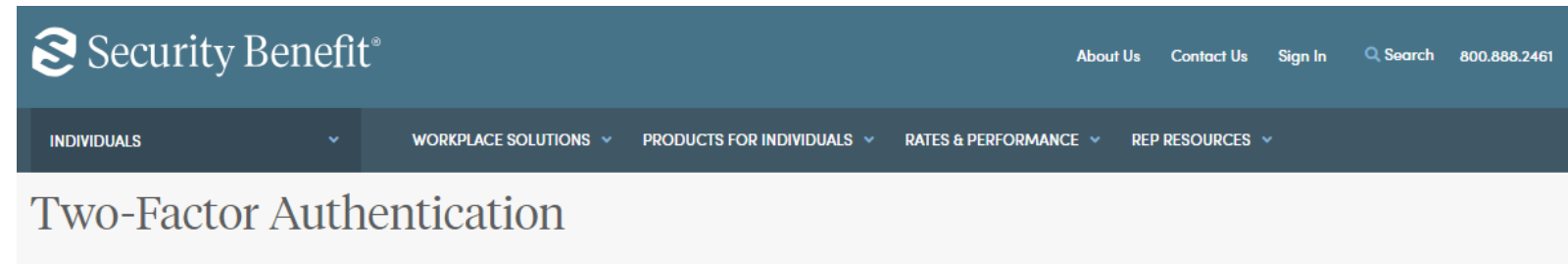
How would you like to receive your verification code?

From the list below, please select how you would like to receive your code.

You may update your profile after you sign in to your account.

- ▶ Email
- ▶ SMS Text
- ▶ Voice Call

Select the method of verification you prefer, and a one-time use code will be sent. In this example, select “Email” and click on the “Send Email” button to send a verification code to the email address you set up when you established your account. Regardless of the method of verification you select, a verification code will be sent to you and you must enter it into the required field in order to complete the sign in process.



How would you like to receive your verification code?

From the list below, please select how you would like to receive your code.

You may update your profile after you sign in to your account.

▼ Email

Our records indicate that your email address is: john.smith@securitybenefit.com

If this is your email address, select the "Send Email" button to have a 6-digit code emailed to you.

If you don't receive an email from Security Benefit within fifteen minutes, please check your spam folder and try again.

Verification code

Please remember me on this device

If the email address listed above is not correct, please choose another authentication option or contact our Service Center at 800.888.2461 between 8 a.m. - 7 p.m. (Eastern time).

► SMS Text

► Voice Call

Once you click on “Send Email”, you should see the green check mark confirming a verification code was sent to the email address on file. If this is a trusted device (your personal computer, phone, or tablet and not a shared device, check the “Please remember me on this device” below the Verify button to avoid having to enter a verification code the next time you sign in to SecurityBenefit.com.

Two-Factor Authentication

How would you like to receive your verification code?

From the list below, please select how you would like to receive your code.

You may update your profile after you sign in to your account.

▼ Email

Our records indicate that your email address is j...g@securitybenefit.com

If this is your email address, select the "Send Email" button to have a 6-digit code emailed to you.

If you don't receive an email from Security Benefit within fifteen minutes, please check your spam folder and try again.

[RESEND EMAIL](#) [VERIFY](#)

Please remember me on this device

✓ Verification code sent to email address: j...g@securitybenefit.com

If the email address listed above is not correct, please choose another authentication option or contact our Service Center at 800.888.2461 between 8 a.m. - 7 p.m. (Eastern time).

▶ SMS Text

▶ Voice Call

An example of the verification code email you will receive.



Hi [First Name],

You are receiving this email because a request was made for a one-time code that can be used for authentication.

Please enter the following code for verification:

316445

At this time your password can only be reset by an administrator. Please contact our Service Center at 800.888.2461 between the hours of 8 a.m. - 7 p.m. (Eastern time).

This is an automatically generated message from Security Benefit. Replies are not monitored or answered.

Enter the code into the "Verification code" field and you should be successfully signed in to the site.

If you should have any questions or encounter any issues in registering, please call our Service Center at 800.888.2461 from 8 a.m. to 7 p.m. (Eastern Time), Monday through Friday.