DALE G. KAISER

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October 31, 2006

Mr. Ross Herbert Jefferson
The Security Benefit Group of Companies
700 SW Harrison Street
Topeka, Kansas 66636-0001

Dear Mr. Jefferson:

With ten years of experience in financial planning, I have the required qualifications and am an excellent candidate for the position of Variable Annuity Wholesaler. I have attached a copy of my resume for your review.

To assist you as you look over my qualifications, here are some relevant accomplishments:

- Developed a four-part financial planning seminar and trained registered representatives and other financial professionals to be presenters, resulting in the placement of over $25 million in sales of various financial products.
- Conducted over 350 annuity seminars to groups of sales professionals and clients, resulting in increasing sales of annuity plans.
- Placed more than $20 million in annuity premium.

With my proven knowledge and experience in qualified markets [403(b), 457, IRA, 401(k), etc.] as well as the non-qualified market, I stand ready to assist your company in maintaining its financial strength and in improving its position in the market.

I have been in charge of due diligence for several years, and in that capacity I have worked with many wholesalers. I am well aware of what works and what this position requires. My annual salary requirement, including production incentive bonus, is in the range of $50,000-$100,000.

I hold the NASD Series 7 and 63 licenses and am a registered investment advisor representative. I also hold a BS degree in financial and estate planning from The University of Texas.

I will be happy to further discuss my qualifications with you in person. You can reach me in confidence at any of the numbers listed above. I will contact your office by November 10 to ensure that you have received my application.

Sincerely,

Dale G. Kaiser

Attachment