The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor’s shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Visit www.bencorplan.com to obtain performance data current to the most recent month-end and quarter-end.

**BENCOR NATIONAL PLAN INVESTMENT OPTIONS**

<table>
<thead>
<tr>
<th>TAP = Transamerica Partners Funds</th>
<th>Annualized Rates of Return</th>
<th>For Periods Ended 06/30/10</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For Blocks Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transamerica Partners Large Value 1.2</td>
<td>13.21</td>
<td>-17.34</td>
</tr>
<tr>
<td>TAP Stock Index Fund</td>
<td>13.25</td>
<td>-10.29</td>
</tr>
<tr>
<td>Transamerica Partners Large Core1 1</td>
<td>7.72</td>
<td>-12.19</td>
</tr>
<tr>
<td>Transamerica Partners Large Growth1.3</td>
<td>14.51</td>
<td>-7.89</td>
</tr>
<tr>
<td>Transamerica Partners Mid Value1.2</td>
<td>19.00</td>
<td>-10.17</td>
</tr>
<tr>
<td>Transamerica Partners Mid Growth1.4</td>
<td>18.65</td>
<td>-7.12</td>
</tr>
<tr>
<td>Transamerica Partners Small Value1.2</td>
<td>21.36</td>
<td>-9.26</td>
</tr>
<tr>
<td>Transamerica Partners Small Growth1.6</td>
<td>-16.42</td>
<td>-5.52</td>
</tr>
<tr>
<td>TAP International Equity1.5</td>
<td>9.17</td>
<td>-17.05</td>
</tr>
<tr>
<td><strong>For Multi-Asset Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAP Asset Allocation-Short Horizon9</td>
<td>12.61</td>
<td>4.18</td>
</tr>
<tr>
<td>TAP Asset Allocation-Short/Inter Horizon9</td>
<td>12.98</td>
<td>0.27</td>
</tr>
<tr>
<td>TAP Asset Allocation-Horizon9</td>
<td>13.18</td>
<td>-3.38</td>
</tr>
<tr>
<td>TAP Asset Allocation-Inter/Long Horizon9</td>
<td>13.86</td>
<td>-10.04</td>
</tr>
<tr>
<td>TAP Asset Allocation-Long Horizon9</td>
<td>13.79</td>
<td>-10.91</td>
</tr>
<tr>
<td><strong>For Bond Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transamerica Partners Core Bond7.8</td>
<td>12.76</td>
<td>7.07</td>
</tr>
<tr>
<td>TAP High Yield Bond6.11</td>
<td>26.30</td>
<td>4.33</td>
</tr>
<tr>
<td>TFLIC Guaranteed Pooled12</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The guaranteed minimum rate for 2010 is 3.70% for Florida BENCOR plans established during calendar year 2010.

---

1. Equity funds invest in equity securities, which include common stock, preferred stock and convertible securities. Because such securities represent ownership in a corporation, they tend to be more volatile than fixed income or debt securities, which do not represent ownership.

2. Value-based investments are subject to the risk that the broad market may not recover.

3. Growth stocks tend to be more volatile than stocks that have below market valuations.

4. The securities of medium-sized companies, because of the issuers’ lower market capitalization, may be more volatile than those of large companies.

5. The securities of smaller-sized companies, because of the issuers’ lower market capitalizations, may be more volatile than those of large or medium-sized companies.

6. Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including:

7. Any US Government guarantees of the securities held in this investment fund only pertain to those securities and not the Fund or its yield.

8. Bonds and bond funds are subject to interest rate risk, credit risk and inflation risk. Interest rate risk is the risk that the value of bonds and bond funds generally falls when interest rates rise, causing an investor to lose money upon sale or redemption.

9. Asset allocation funds are subject to the risks of the underlying funds in which they invest. To the extent the funds invest more of their assets in stock investments, and in particular, small-cap stocks and/or foreign stocks, it will be subject to greater risk than a fund investing more of its assets in bond funds. The Asset Allocation Funds bear investment management fees in addition to the investment management fees and expenses of the underlying funds in which they invest.

10. Market values of inflation-protected securities can be affected by changes in the market’s inflation expectations or changes in real rates of interest.

11. Lower rated high yield corporate debt securities represent a much greater risk of default and tend to be more volatile than higher rated or investment grade bonds.

12. The Guaranteed Pooled Fund is a pooled separate account offered through Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577, which provides the guarantee of principal and interest. TFLIC's claims paying ratings are: Standard & Poor's: AA. (Very Strong).

13. S&P's 1041 (Gross); A.M. Best: A+ (Excellent).

14. Mortgage-backed securities are subject to prepayment risk and may be sensitive to changes in prevailing interest rates.

Certain performance data for such funds are provided by independent firms that track the investment industry (such as Lipper, Inc.), or from the fund family itself. Although data are gathered from sources believed to be reliable, neither the independent tracking firms nor Diversified can guarantee the completeness, accuracy, timeliness or reliability of the data. All data are historical and subject to change at any time. Independent tracking firms may use different methodologies for providing mutual fund performance information. The independent tracking firms reserve all rights in their respective proprietary data.

Diversified’s presentation of performance information for the non-Transamerica Partners funds, if any, is for informational purposes only and should not be construed as an endorsement or recommendation of any investment decision. Depending on the particular non-Transamerica Partners , Diversified or its affiliate may receive remuneration from the fund family (or its service provider) for providing certain recordkeeping or other administrative services.

The Transamerica Asset Allocation Funds invest in combinations of the funds of the Transamerica Partners Funds Group, as determined by Transamerica Asset Management, Inc. ("TAM") based on each Fund’s investment objective. The Asset Allocation Funds bear investment management fees in addition to the investment management fees and expenses of the underlying funds in which they invest.

---

**INVESTMENT ELECTION**

Please ensure that the investment instructions provided below are accurate. We will be relying on your instructions to allocate your contributions. Please note that investment allocation percentages must total 100%.

All funds are deposited into the Guaranteed Pooled Fund unless you select other investment options below.

The investment allocation indicated below is for:

- Current Investments
- Future Investments
- Both Current & Future Investments

Withdrawals due to Employer-initiated events may be subject to restrictions and/or adjustments.

**Stable Value Fund**

- % TFLIC Guaranteed Pooled Fund

**Stock Funds**

- % Transamerica Partners Large Value Fund
- % Transamerica Partners Stock Index Fund
- % Transamerica Partners Large Core
- % Transamerica Partners Large Growth Fund
- % Transamerica Partners Md Value Fund
- % Transamerica Partners Md Growth Fund
- % Transamerica Partners Small Value Fund
- % Transamerica Partners Small Growth Fund
- % Transamerica Partners International Equity Fund

**Multi-Asset Funds**

- % Transamerica Asset Allocation-Short Horizon Fund
- % Transamerica Asset Allocation-Short/Intermediate Fund
- % Transamerica Asset Allocation-Intermediate Horizon
- % Transamerica Asset Allocation-Intermediate/Long Horizon
- % Transamerica Asset Allocation-Long Horizon

**Bond Funds**

- % Transamerica Partners Core Bond
- % Transamerica Partners High Yield Bond

---

**SIGNATURES**

Please return completed form to:

BENCOR Administrative Services, Inc.
8488 Shepherd Farm Drive
West Chester, Ohio 45069

For a prospectus on any of the options listed above or for customer service call 1-888-258-3422.
Instructions for Employees

A. Complete the BENCOR Retirement Plan Enrollment Form - It is very important that you fill out the enrollment form so BENCOR Administrative Services will have current information on your:

1. Address - This is where your account statements will be sent.
2. Beneficiary - This will assure that your account will be distributed in accordance with your wishes in the event of your death.
3. Investment Direction - This form allows you to direct your investments upon enrollment. Remember: your money is automatically deposited into the Guaranteed Pooled Fund unless you direct otherwise.
   a. Guaranteed Pooled Fund - An interest rate is paid on these funds and the principal is guaranteed. Interest is credited daily to this account. The interest rate on the GPF is declared annually on January 1 for the calendar year.
   b. Investment Options - You may choose to invest your money in any of the additional investment options that may achieve a higher or lower rate of return than the Guaranteed Pooled Fund. These variable accounts carry no guarantees and you assume all investment risk.

B. Using Your BENCOR Account

1. Accessing your account - See the back cover for detailed information.
2. Withdrawals - You may withdraw your funds from this account at any time after your termination of employment with no surrender charges. Please seek tax advice from competent counsel to determine the tax liability on withdrawals.
3. Changes to your investment options - You may change your investment options at any time with no transfer fees. You may make these changes either over the telephone, over the internet or by written instructions. Please see the listings on the back cover for contact addresses, phone numbers and web information.
4. Rollovers - Upon your termination of employment, you may roll over these funds to other tax-advantaged investments such as IRA and 403(b) accounts. For a complete list of roll over options, please contact your financial advisor.

NOTE: If you roll over your funds into an IRA and you have not attained the age of 59 ½, you may subject your rolled funds to a 10% tax surcharge if you withdraw these funds from the IRA prior to attaining this age.

Effects of the FICA Alternative Plan contributions and Social Security payments on employee's take-home pay

The following illustrates the effects of the FICA Alternative Plan contributions and Social Security payments on the part-time, seasonal and temporary employee's take-home pay. This special retirement plan affords the eligible employee with the options of leaving the investments in the plan or taking the investments with him/her at employment termination, regardless of the amounts deposited or time worked. There are no minimum number of work hours required for participation or vesting. These contributions are made on a pre-tax basis with federal income taxes being deferred until withdrawal at retirement. Take-home pay is affected in a very small way, and in some cases can increase the employee's take-home pay. The employee has the ability to manage his/her own account.

Applicable to everyone, except Florida, New York, Oregon and Virginia Residents: Any person who knowingly and with intent to defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Information

FRAUD WARNING
In some states, we are required to advise you of the following:

Florida Residents Only: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
You may change the investments whenever you like by obtaining a new investment election form from BENCOR Administrative Services, by phoning 1-888-258-3422 or visit www.bencorplans.com. However, if you prefer not to disturb the investments of your funds, they will autoconvert into the Guaranteed Pooled Fund (an interest bearing account option). The interest rate on the GPF is declared annually on January 1 for the calendar year. Information on all investment options is enclosed.

Inactive Account fees

No inactive account fees are charged to your account unless it has been determined the advisor believes the account is seasonal in nature and the balance is less than $1,000.00. At that time, if you do not elect a distribution, an account maintenance fee of $0.40 per month will be applied.

Statements

Account balances are updated daily. You will receive a statement of your account after the end of each calendar year. Contributions, earnings, and any other activity in your account, will be reflected on your statement.

Withdrawals

Withdrawals from the plan may be made at the following times:

1. Termination of employment
2. Retirement
3. After age 59 1/2 or retirement, if later, when the IRS requires minimum distributions be made to the participant each year.
4. Your total disability
5. Your death

Withdrawals from your account may be made in a lump-sum cash payment (the IRS 10% penalty on early withdrawal does not apply to withdrawals upon separation at age 55 or later) or as a transfer into an IRA or into another retirement plan (no IRS penalty will apply). There are no loan or hardship withdrawal provisions in this plan.

Eligibility

All employees who are not covered by their employer's retirement plan are automatically enrolled in this plan. There is no minimum age or service requirement.

Contributions

• You contribute 7.5% of your compensation in place of Social Security tax.
• You contribute before tax withholding is calculated, which reduces your current income taxes.
• You pay no taxes on your contributions or the earnings in your account until withdrawal. Social Security taxes are never deducted.
• Individuals who are “active participants” for the year in certain tax-advantaged retirement plans, such as the FICA Alternative Plan, are subject to federal tax law limitations on deducting contributions for the same year to an Individual Retirement Account (IRA). These limitations also may affect a spouse’s IRA deductions. Be sure to consult with an independent tax advisor before you wish to take federal income tax deductions for contributions to an IRA.

Vesting

You will always own 100% of your account balance.

Investments

The investment options for this retirement plan are comprised of a Guaranteed Pooled Fund (an interest bearing account and available only to participants) and the Diversified Core Funds. Wells Fargo is the trustee and handles all deposits into and distributions from the plan.

Investments are controlled by the participants. Your choice of investment in one or more of the 17 different funds available, using the enclosed investment election form.

Diversified Asset Management Advisors is a national investment advisory firm specializing in retirement plans. The company’s expertise covers the full spectrum of defined contribution and defined benefit plans. Headquartered in Harrison, NY, Diversified helps more than 1.3 million participants and invests wisely and to through retirement.

Diversified includes defined contribution and defined benefit plans.
Instructions for Employees (continued from page 2)

B. Using your BENCOR Account

1. Accessing your account.

You may access your account via internet or voice response system. For internet access, please visit www.bencorplans.com. For voice response, please dial (888) 258-3422, option 5. You will need your account number and password for access to your account information. All passwords are initially established as the last four digits of the participant's Social Security Number, but may be changed for security at any time.

Your account number is printed on your Statement of Account. Statements are automatically mailed to your home address annually. You may request a statement at any other time via internet or voice response system.

If you have not received your first statement and do not have your account number, please contact BENCOR at questions@bencor.com after your first deposit has been deducted from your pay. Please include your full name, the name of your employer and the last four digits of your Social Security Number in your e-mail. BENCOR will send a statement of account to the address your employer has provided for you. If you do not have e-mail, you may contact our toll-free Customer Service Line at (888) 258-3422, option 7.

---

Local BENCOR Retirement Consultant

Rodney Roberts

850-384-1618

---

Representative is registered with and offers only securities and advisory services through PlanMember Securities Corporation, a registered broker/dealer, investment advisor and member FINRA/SIPC. 6187 Carpinteria Ave, Carpinteria, CA. 93013. (800) 874-6810. BENCOR Retirement Consultants and PlanMember Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for any ancillary products or services offered by BENCOR Retirement Consultants.