A tax-advantaged strategy of the BENCOR National Plan

The FICA Alternative Plan
Plan Overview

Employee Information
The Omnibus Budget Reconciliation Act of 1990 (OBRA 90) introduced into law Internal Revenue Code Section 3121(b)(7)(F). As a result, you, as a part-time, seasonal or temporary employee of a government employer, may deposit money into a private retirement plan, instead of Social Security. Thus, you are not covered under Social Security. Under the 401(a) FICA Alternative Plan, you contribute 7.5% of your compensation to an account in your name. Any benefits which you have earned under any other retirement plan (as well as social security benefits) will not be reduced by participating in this plan. Also, if you leave a position covered by this plan for any reason before retirement, you can withdraw the balance of your account, or continue to save the funds for retirement.

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 deduction.
- 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 an independent tax advisor if 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 variable investment options. U.S. Bank is the trustee and handles all deposits into and distributions from the plan. Investments are controlled by the participants. You may choose to invest your money in one or more of the 17 different funds available, using the enclosed investment election form.

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 direct the investments of your funds, they will automatically be placed 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.

Administrative Fees
No administrative fees are charged to your account unless no contribution has been deposited for two years AND your balance is less than $1,000.00. At that time, if you do not elect a distribution, an account maintenance fee of $0.33 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 70 1/2 or retirement, if later, when the IRS requires that 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 withdrawals 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.

To request a withdrawal, send a written request to BENCOR Administrative Services. Include on the request your name, mailing address, Social Security number, account number and the name of your plan sponsor. A distribution packet will be sent to you. After completing the distribution forms, return the packet to your employer.

Distributions are processed once each month. Your employer may require a waiting period before you are eligible for distribution.

1Income taxes are payable upon withdrawal. Federal restrictions and a 10% tax penalty may apply to early withdrawals.
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 59½, 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.

<table>
<thead>
<tr>
<th></th>
<th>Without the BENCOR Plan</th>
<th>With the BENCOR Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Gross Earnings</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Less 7.5% Plan Contributions¹</td>
<td>0.00</td>
<td>75.00</td>
</tr>
<tr>
<td>Taxable Income</td>
<td>1,000.00</td>
<td>925.00</td>
</tr>
<tr>
<td>Less 15% income tax²</td>
<td>150.00</td>
<td>138.75</td>
</tr>
<tr>
<td>Less 6.2% Social Security withholding³</td>
<td>62.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Less 1.45% Medicare withholding</td>
<td>14.50</td>
<td>14.50</td>
</tr>
<tr>
<td>Net take-home pay</td>
<td>$ 773.50</td>
<td>$ 771.75</td>
</tr>
<tr>
<td>Accumulated Savings</td>
<td></td>
<td>+75.00</td>
</tr>
<tr>
<td>Total Net-pay plus Accumulated Savings</td>
<td></td>
<td>$846.75</td>
</tr>
</tbody>
</table>

¹Assumes no employer contributions deposited into employee’s account.
²Actual income tax liability may be more or less depending on employee’s other income, deductions, and tax filing status.
³Note that Social Security contributions are after-tax contributions with plan contributions being before-tax.
BENCOR NATIONAL PLAN INVESTMENT OPTIONS

<table>
<thead>
<tr>
<th>Funds</th>
<th>Annualized Rates of Return</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For Periods Ended 3/31/2008</td>
</tr>
<tr>
<td></td>
<td>1 Year</td>
</tr>
<tr>
<td>Stock Funds</td>
<td></td>
</tr>
<tr>
<td>Diversified Value</td>
<td>-22.42</td>
</tr>
<tr>
<td>Diversified Stock Index</td>
<td>-5.59</td>
</tr>
<tr>
<td>Diversified Growth &amp; Income</td>
<td>-9.19</td>
</tr>
<tr>
<td>Diversified Equity Growth</td>
<td>-2.33</td>
</tr>
<tr>
<td>Diversified Mid Cap Value</td>
<td>-11.17</td>
</tr>
<tr>
<td>Diversified Mid Cap Growth</td>
<td>12.04</td>
</tr>
<tr>
<td>Diversified Small Cap Value</td>
<td>-13.42</td>
</tr>
<tr>
<td>Diversified Small Cap Growth</td>
<td>-10.27</td>
</tr>
<tr>
<td>Diversified International Equity</td>
<td>-5.02</td>
</tr>
<tr>
<td>Multi-Asset Funds</td>
<td></td>
</tr>
<tr>
<td>Diversified Short Strategic Allocation</td>
<td>3.75</td>
</tr>
<tr>
<td>Diversified Short/Intermediate Strategic Allocation</td>
<td>1.10</td>
</tr>
<tr>
<td>Diversified Intermediate Strategic Allocation</td>
<td>-0.82</td>
</tr>
<tr>
<td>Diversified Long/Intermediate Strategic Allocation</td>
<td>-3.36</td>
</tr>
<tr>
<td>Diversified Long Strategic Allocation</td>
<td>-6.00</td>
</tr>
<tr>
<td>Bond Funds</td>
<td></td>
</tr>
<tr>
<td>Diversified Total Return Bond</td>
<td>0.44</td>
</tr>
<tr>
<td>Diversified High Yield Bond</td>
<td>-4.69</td>
</tr>
<tr>
<td>Stable Fund</td>
<td></td>
</tr>
<tr>
<td>TFLIC Guaranteed Pooled</td>
<td>The minimum guaranteed interest rate for calendar year 2008 is 4.05%</td>
</tr>
</tbody>
</table>

All registered investment funds are available by prospectus only. A prospectus may be obtained by contacting 1-888-258-3422. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. You should consider all such information carefully before investing. Please read the prospectus carefully before you make your investment choices.

The Diversified Funds are offered by Diversified Investment Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Any non-Diversified fund offered under a plan is distributed by that particular fund’s associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling arrangements, such as DISC. The Guaranteed Pooled Fund is offered under the plan by Diversified, is made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577. TFLIC, Diversified and DISC are affiliated companies, but are not affiliated with BENCOR.

The total rates of return for the Funds are calculated in accordance with SEC regulations for performance advertising. Performance reflects historical investment results (including changes in share price, reinvestment of dividends and capital gains) less charges and deductions of The Diversified Funds Group (including those of the underlying Core Funds). Returns are annualized. For certain funds, certain fees may have been waived or expenses advanced during the periods shown. Without such waivers or advance of expenses, the total returns shown would have been lower. Additionally, the employer’s retirement plan may also assess an administrative fee, which would reduce the performance data quoted.

Each of the Funds of the Diversified Funds Group (other than the Stock Index Fund) is available through a Core Fund & Feeder structure, under which each such "Feeder" fund invests in a "Core Fund" with a corresponding investment objective. The Feeder funds are a separate series of a registered investment management company. The Core Funds are registered investment management companies. For Funds showing inception dates prior to 1996 (other than the High Yield Bond Fund), the underlying Core Funds were established on January 3, 1994 (except the International Equity Core Fund which was established in October of 1995) when corresponding pooled separate accounts of MONY Life Insurance Company (formerly, The Mutual Life Insurance Company Of New York) (the "predecessor pooled separate account(s)") with corresponding investment objectives, policies and restrictions contributed all of their assets to each investment management companies. These investment management companies thereupon became available for investment by certain institutional investors, including mutual funds. All other Core Funds were established on the inception dates shown and do not have predecessor pooled separate accounts. Fund returns for the periods prior to the commencement of operations are hypothetical and are based on the historical data of the Core Funds and, if applicable, the predecessor pooled separate accounts. The predecessor pooled separate accounts were not registered under the Investment Company Act of 1940 and, therefore, were not subject to certain investment restrictions imposed by that Act. If the predecessor pooled separate accounts had been registered under the Act, performance might have been adversely affected. Stock Index Fund returns for periods prior to the commencement of operations are hypothetical and are based on the historical data from the S&P 500 Index Master Investment Portfolio, established on August 31, 1993. Other classes of shares, with different fee structures, may be available from the Funds depending on the retirement plan investor status. Diversified Investment Advisors, Inc. is the investment advisor to each of the Core Funds and has the ability to appoint sub-advisors to manage the portfolio of each Core Fund.

The non-Diversified funds, if any, are not affiliated with Diversified Investment Advisors. 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. Diversified and the 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-Diversified funds, if any, is for informational purposes only and should not be construed as an endorsement or recommendation by Diversified nor be the basis of any investment decision. Depending on the particular non-Diversified fund, Diversified or its affiliate may receive remuneration from the fund family (or its service provider) for providing certain recordkeeping or other administrative services.

The Strategic Allocation Funds (also known as "Lifestyle Funds" or "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective.
GENERAL INFORMATION
Employer: FLORIDA STATE UNIVERSITY
Worksite Location:
Address: ____________________________
City: __________________ State: ______ Zip: ______
Participant Name: _________________________
Address: ____________________________
City: __________________ State: ______ Zip: ______
SS#: __________________ Date of Birth: ______
Telephone #: __________________

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

____ % Diversified Value Fund

____ % Diversified Stock Index Fund

____ % Diversified Growth & Income Fund

____ % Diversified Equity Growth Fund

____ % Diversified Mid Cap Value Fund

____ % Diversified Mid Cap Growth Fund

____ % Diversified Small Cap Value Fund

____ % Diversified Small Cap Growth Fund

____ % Diversified International Equity Fund

Multi-Asset Funds

____ % Diversified Short Strategic Allocation Fund

____ % Diversified Short/Intermediate Strategic Allocation Fund

____ % Diversified Long Strategic Allocation Fund

Bond Funds

____ % Diversified Total Return Bond Fund

____ % Diversified High Yield Bond Fund

100 % Total

Please return completed form to:
BENCOR Administrative Services, Inc.
8468 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.

☐ Married Participant
I understand that I must select my spouse as sole Primary Beneficiary under this Plan unless he/she consents in writing to my naming another Primary Beneficiary. (Please contact BENCOR Administrative Services for a Spousal Consent form if naming a Primary Beneficiary other than your spouse.)

☐ Unmarried Participant
I understand that the following designation becomes null and void in the event of my marriage. I will promptly inform BENCOR of any change in my marital status.

I understand that if I outlive my Primary Beneficiary, benefits will be paid to my estate on my death unless I designate a Contingent Beneficiary(ies). (If additional space is required, please attach a separate page providing all designation information and the percentage share for each.)

Signature ____________________________ Date ________________

BENCOR National Government Employees Retirement Plan Enrollment Form
FICA

BENEFICIARY DESIGNATION
Participant Primary Beneficiary: __________________________
Address: __________________________
City: __________________ State: ______ Zip: ______
SS#: __________________ Date of Birth: ______
Relationship: ____________________________
% Share: ____________________________
Participant Contingent Beneficiary: __________________________
Address: __________________________
City: __________________ State: ______ Zip: ______
SS#: __________________ Date of Birth: ______
Relationship: ____________________________
% Share: ____________________________
Participant Contingent Beneficiary: __________________________
Address: __________________________
City: __________________ State: ______ Zip: ______
SS#: __________________ Date of Birth: ______
Relationship: ____________________________
% Share: ____________________________

☐ Married Participant
I understand that I must select my spouse as sole Primary Beneficiary under this Plan unless he/she consents in writing to my naming another Primary Beneficiary. (Please contact BENCOR Administrative Services for a Spousal Consent form if naming a Primary Beneficiary other than your spouse.)

☐ Unmarried Participant
I understand that the following designation becomes null and void in the event of my marriage. I will promptly inform BENCOR of any change in my marital status.

I understand that if I outlive my Primary Beneficiary, benefits will be paid to my estate on my death unless I designate a Contingent Beneficiary(ies). (If additional space is required, please attach a separate page providing all designation information and the percentage share for each.)

Signature ____________________________ Date ________________
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.

Applicable to everyone, except Florida, New York, Oregon and Virginia Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime, and subjects such person to criminal and substantial civil penalties.
Diversified Investment Advisors is a national investment advisory firm specializing in retirement plans. The company's expertise covers the entire spectrum of defined contribution and defined benefit plans. Headquartered in Purchase, NY, Diversified helps more than 1.3 million participants save and invest wisely to and through retirement.

**TFLIC Guaranteed Pooled Fund** seeks to provide maximum yield consistent with a guarantee of principal and interest. The portfolio is a guaranteed separate account of Transamerica Financial Life Insurance Company (TFLIC) that invests in a diverse pool of high quality fixed-income instruments and is offered through a group annuity contract. TFLIC has been rated A+ by A.M. Best. **Advisor:** Galliard Capital Management

**Diversified Total Return Bond Fund** invests in US Government, asset-backed and mortgage-backed securities, corporate securities, and on an opportunistic basis, convertible, high yield and international fixed income securities. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Western Asset Management Company.

**Diversified High Yield Bond Fund** invests in high yield fixed income securities, rated BB or lower (by Moody’s and Standard & Poor’s rating agencies). **Advisor:** Diversified Investment Advisors. **Subadvisor:** Eaton Vance Management.

**Diversified Value Fund** invests in a diversified portfolio of common stocks selling at reasonable valuations relative to their future projected earnings. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Hotchkis and Wiley.

**Diversified Stock Index Fund** seeks to match the returns and volatility (risk) of the S&P 500 Equity Index. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Barclays Global Fund Advisors.

**Diversified Growth & Income Fund** invests in a diversified portfolio of stocks which have the potential to generate long-term capital appreciation and current dividend income. **Advisor:** Diversified Investment Advisors. **Subadvisor:** BlackRock Financial Management, Inc., Arason+Johnson+Ortíz, LP, and Goldman Sachs Asset Management.

**Diversified Equity Growth Fund** invests in a diversified portfolio of common stocks with the potential for above-average growth in earnings. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Marsico Capital Management, LLC, Wellington Management Co., and OFI Institutional Asset Management, Inc.

**Diversified Mid-Cap Value Fund** invests in a diversified portfolio of medium size value-oriented companies. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Crane-Rossenwald McGlynn, LLC, LSV Asset Management and RiverSource Investments.

**Diversified Mid-Cap Growth Fund** invests in a diversified portfolio of medium size, growth-oriented companies. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Columbus Circle Investors.

**Diversified Small-Cap Value Fund** invests in a diversified portfolio of small, high-quality companies selling at large discounts to the underlying value of the business. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Marsico Capital Management, Inc. and OFI Institutional Asset Management, Inc.

**Diversified Small-Cap Growth Fund** invests in a diversified portfolio of small, growth-oriented or emerging growth companies that are believed to offer above average opportunities for long-term price appreciation. **Advisor:** Diversified Investment Advisors. **Subadvisor:** Perimeter Capital Management.

**Diversified International Equity Fund** invests primarily in the stock markets of the United Kingdom, continental Europe, Japan, Canada, and Australia. **Advisor:** Diversified Investment Advisors. **Subadvisor:** LSV Asset Management and Wellington Management Company.

**Diversified Short Horizon Strategic Allocation Fund** seeks to attain its objective by investing in an array of Diversified's Funds. The primary emphasis is on fixed income funds with limited exposure to equity funds. **Advisor:** Diversified Investment Advisors.

**Diversified Short/Intermediate Horizon Strategic Allocation Fund** seeks to provide consistent returns with reduced volatility by investing in an array of Diversified's Funds. The portfolio invests in a combination of both fixed income and equity funds, maintaining limited exposure to the equity funds. **Advisor:** Diversified Investment Advisors.

**Diversified Intermediate Horizon Strategic Allocation Fund** seeks to provide greater potential for long-term return at moderate risk levels by investing in an array of Diversified's Funds. The portfolio invests in a combination of both fixed income and equity funds, maintaining approximately equal exposure to both asset classes. **Advisor:** Diversified Investment Advisors.

**Diversified Intermediate/Long Horizon Strategic Allocation Fund** seeks to provide greater opportunity for long-term return at higher risk levels by investing in an array of Diversified's Funds. The portfolio invests in a combination of equity and fixed income funds, with the greater emphasis on equity funds. **Advisor:** Diversified Investment Advisors.

**Diversified Long Horizon Strategic Allocation Fund** seeks to attain its objective by investing in an array of Diversified's Funds with an emphasis on equity funds. The Fund has limited exposure to a variety of fixed income funds. **Advisor:** Diversified Investment Advisors.

**Investment Options**

There is no guarantee that a fund will meet its investment objective.

All registered funds are available by prospectus only. The prospectus contains additional information about the funds, including the investment objectives, risks, charges and other expenses. For a prospectus on any of the options listed call 1-888-258-3422. You should consider all such information carefully before investing. Please read the prospectus carefully before you make your investment choices.

The Diversified Funds are offered by Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Any non-Diversified fund offered under a Plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC.

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, A.M. Best's rating, assigned based on an evaluation of the company's financial strength and ability to meet obligations to policyholders, is the second highest of 21 ratings, and is current as of May 2005.

TFLIC, DISC and Diversified are affiliated companies, but are not affiliated with BENCOR, Galliard, nor any of the sub-advisors.

Strategic Allocation Funds (also known as "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective. The Strategic Allocation Funds bear investment management fees in addition to the investment management fees and expenses of the underlying funds in which they invest.

Any US Government guarantees of the securities held in a bond fund only pertain to those securities and not the Fund or its yield. Bonds and bond funds are subject to interest rate risk, credit risk and inflation risk. Interest rate risk means that the value of bonds and bond funds generally falls when interest rates rise, causing an investor to lose money upon sale or redemption. Fixed income securities are debt instruments which include bonds and money market instruments. Because such securities pay an unchanging rate of interest, they tend to be less volatile than equity securities or stock. 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.

Large cap equity funds, unlike bond 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.

The securities of small and medium-sized companies, because of the issuer's lower market capitalization, may be more volatile than those of large-sized companies.

Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including currency fluctuations and political instability.
For more information about the FICA Alternative Plan

Local BENCOR Retirement Consultant
Toll Free 800-264-6889
Dan Adel 336-344-3788
David Adel 386-365-4448

Plan Information
For general information concerning the BENCOR Special Pay Plan you may call the number listed below or visit www.bencorplans.com.

BENCOR Administration Services - 1-888-258-3422
8488 Shepherd Farm Drive
West Chester, Ohio 45069

Investment Allocation
If you wish to move funds from one variable investment option to another, or if you wish to move funds between the fixed interest option and variable investment options, you may call the number below or visit the BENCOR Administrative Services website listed below to make investment allocation changes online.

BENCOR Administrative Services - 1-888-258-3422

Online Service & Voice Response
Upon receipt of the first deposit into your account from your employer, you will receive a welcome packet which includes instructions on how to access your account through the Internet or via the telephone voice response system.

Email: questions@bencor.com