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.

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
https://www.bencorplans.com

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
Employee Information

The Omnibus Budget Reconciliation Act of 1990 (OBRA 90) introduced into law Internal Revenue Code Section 312(b)(3)(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 by Social Security in your current position.

Under the 401(a) FICA Alternative Plan, you contribute 7.5% of your compensation on a pre-tax basis to an account in your name. Benefits which you have earned during your employment with a previous employer or future employer 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 may withdraw the balance of your account, or continue to save 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.
• The amount withheld is calculated monthly.
• You are not taxed on your contributions or the earnings on your account until you take an early withdrawal.
• Social Security taxes are never deducted.
• All contributions are taxable.
• Contributions, earnings, and any other activity in your account, will be reflected on your statement.

Withdrawals

Withdrawals (also called distributions) from the plan may be made at any time:
1. Termination of employment
2. After age 55
3. After age 70 1/2
4. Death

Withdrawals from your account may be made in a lump-sum cash payment or as a rollover to an IRA or another retirement plan. Cash payments are subject to 20% federal income tax withholding. A 10% IRS early withdrawal penalty applies to cash distributions if you are under age 55 in the year you separate from service and you are less than age 59½ when you withdraw your funds. You are eligible for distribution 60 days after your employment ends.

To request a withdrawal, contact BENCOR Administrative Services by phone or email, or download a distribution packet from your employer's website or BENCOR's website. Review the completed forms to BENCOR Administrative Services. Distribution checks are issued on or about the 15th day of each month.

There are no loan or hardship withdrawal provisions in this plan.

Investment Options

Diversified Investment Advisors is a national investment advisory firm specializing in retirement plans. The company's expertise covers the entire benefits plans spectrum in the financial services industry. Diversified helps more than 1.5 million participants save and invest wisely to and through retirement.

Fidelity Contrafund: investment seeks capital appreciation. The fund invests primarily in the common stock of companies believed to be undervalued. The types of companies the fund invests in may be experiencing negative fundamental change such as a new management team or production innovation. The fund may invest in other companies in the same industry. Advisor: Fidelity Management & Research Co.


To request a withdrawal, contact Transamerica Asset Management, Inc. (TAM) at 1-888-258-3422 or visit www.transamerica.com. TAM is an affiliate broker-dealer or other broker-dealers with effective selling agreements with the funds they manage.

Transamerica asset management, Inc.: Subadvisor(s): Aronson+Johnson+Ortvu, LP, and Goldman Sachs Asset Management.

Transamerica Asset Management Inc.: Subadvisor(s): Mesirow Financial Investment Management, Inc. and OFI Asset Management.

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.bencompplans.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.

Statements

Account updates are balanced monthly. You will receive a statement of your account each month. Contributions, earnings, and any other activity in your account, will be reflected on your statement. You may request a statement at any time via internet or voice response system.

Withdrawals

Withdrawals (also called distributions) from the plan may be made at the following times:
1. Termination of employment
2. After age 55
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4. Death

Withdrawals from your account may be made in a lump-sum cash payment or as a rollover to an IRA or another retirement plan. Cash payments are subject to 20% federal income tax withholding. A 10% IRS early withdrawal penalty applies only to cash distributions if you are under age 55 in the year you separate from service and you are less than age 59½ when you withdraw your funds. You are eligible for distribution 60 days after your employment ends.

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Starting in 2011, your earnings as an OPS employee are not covered under Social Security. Instead, you participate in the State of Florida 401(a) FICA Alternative Plan (“401(a) Plan”).

You may, however, be entitled to a Social Security benefit based on prior or subsequent employment, employment with another employer, or employment of your spouse or former spouse. If you are, that benefit may be affected by any benefit you receive from the 401(a) Plan upon retirement (or disability), based on two potentially applicable provisions of the Social Security law:

Windfall Elimination Provision - Under the Windfall Elimination Provision, your Social Security retirement (or disability) benefit is computed using a modified formula when you are also entitled to a pension from employment during which you did not pay Social Security tax. The result is that you may receive a lower Social Security benefit than if you were not entitled to a pension from the 401(a) Plan. This provision reduces, but does not totally eliminate, your Social Security benefit. For example, if you are age 62 in 2011, the maximum monthly reduction in your Social Security benefit as a result of this provision is the lesser of half of your 401(a) pension or $374.50 (updated annually) if you have 20 or fewer years of substantial earnings in Social Security covered employment. The maximum dollar reduction decreases gradually for service in excess of 20 years and is zero if you have 30 or more years of substantial earnings in Social Security covered employment.

Government Pension Offset Provision - Under the Government Pension Offset Provision, any Social Security spouse or surviving spouse benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax, such as a benefit from the 401(a) Plan. The offset reduces the amount of your Social Security spouse or surviving spouse benefit by two-thirds of the amount of your pension. For example, if your 401(a) Plan benefit is equivalent to a monthly pension of $300 based on earnings that are not covered under Social Security, $200 (i.e., 2/3 of $300) is used to offset your Social Security spouse or surviving spouse benefit.

Note that although either provision above may impact your Social Security benefit, your Medicare benefits will not be affected.

For More Information - Social Security publications titled Windfall Elimination Provision and Government Pension Offset, as well as other information including exceptions to each provision, are available at www.socialsecurity.gov. You also may call toll free 1-800-772-1213, or for the deaf or hard of hearing, call the TTY number 1-800-325-0778, or contact your local Social Security office.

By my signature on the reverse side, I certify that I have received and read the foregoing information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on any potential future Social Security benefits to which I may be entitled.

Notice

Applicable to everyone, except Florida, New York, Oregon and Virginia Residents: 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.

Florida Residents Only: 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.

(rev 06/05/2012)
### BENCOR NATIONAL PLAN INVESTMENT OPTIONS

<table>
<thead>
<tr>
<th>Funds</th>
<th>Annualized Rates of Return For Periods Ended 03/31/2012</th>
<th>Inception Date</th>
<th>Inception Date</th>
<th>Expense Ratio</th>
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<tbody>
<tr>
<td><strong>Stock Funds</strong></td>
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<td>Transamerica Partners Large Value L1</td>
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<td><strong>Bond Funds</strong></td>
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</table>

The minimum guaranteed interest rate for the State of Florida's FICA Alternative Plan for calendar year 2012 is 3.56%.

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 are 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 recognize their intrinsic value.

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 small-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 currency fluctuations and political instability.

7 Any US Government guaranteed 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 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.

9 Asset allocation funds are subject to the risks of the underlying funds in which they invest. To the extent the fund invests more of its assets in stock investments, in particular, in equity investments, 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), 440 Mamaroneck Avenue, Harrison, NY 10528, which provides the guarantee of principal and interest. TFLIC’s claims paying ratings are: Standard & Poor’s: A+ (Very Strong); Moody’s: A1 (Good); A.M. Best: A+ (Superior)

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

### BENEFICIARY DESIGNATION

Participant Primary Beneficiary: ______ 

- Address: ____________________________
- City: __________________ State: ______ Zip: ______
- SS#: ____________________ Date of Birth: ________________
- % Share: ____________________________
- Relationship: ________________________

Participant Contingent Beneficiary: ______

- Address: ____________________________
- City: __________________ State: ______ Zip: ______
- SS#: ____________________ Date of Birth: ________________
- % Share: ____________________________
- Relationship: ________________________

- Marital Participant
- Married Participant
- Unmarried Participant

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.

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.)

### INVESTMENT ELECTION

Please ensure that the investment instructions provided below are accurate. We will be relying on your instructions to allocate your contributions.

- 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

**Bond Funds**

- % Transamerica Partners Short Term Fund
- % Transamerica Partners Core Bond
- % Transamerica Partners High Yield Bond Fund

**Stock Funds**

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

**Multi-Asset Funds**

- % Transamerica Asset Allocation Fund - Short Horizon
- % Transamerica Asset Allocation Fund - In-Horizon
- % Transamerica Asset Allocation Fund - Long Horizon

**Non-Diversified Funds**

- % Fidelity Contraria
- % T. Row Price Capital Appreciation Adv

100 % Total

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.
### TRANSMERICA PARTNERS FUND INFORMATION

**Note:** 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.bencorplans.com](http://www.bencorplans.com) to obtain performance data current to the most recent month-end and quarter-end.

#### BENCOR NATIONAL PLAN INVESTMENT OPTIONS

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<tr>
<th>Funds</th>
<th>Annualized Rates of Return</th>
<th>For Periods Ended 03/31/2012</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/ Inception</th>
<th>Inception Date</th>
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<tr>
<td>Transamerica Partners Large Value</td>
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<td>21.72</td>
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<td><strong>Bond Funds</strong></td>
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<td><strong>TAP Asset Allocation-Long Horizon</strong></td>
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<td>4.86</td>
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2. Value-based investments are subject to the risk that the broad market may not recognize their intrinsic values.
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 small-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 currency fluctuations and political instability.
7. Any US Government guaranteed securities 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, default 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 redemption.
9. Asset allocation funds are subject to the risks of the underlying funds in which they invest. To the extent the fund invests more of its assets in stock investments, and in particular, in growth securities, it will be subject to greater risk than if fund investing more of its assets in bond funds. The Asset Allocation Fund bears 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 may 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), 440 Mannsacker Avenue, Harrison, NY 10528, which provides the guarantee of principal and interest. TFLIC’s claims paying ratings are: Standard & Poor’s: AA-. (Very Strong); Moody’s: A1; (Good); A.M. Best: A+. (Superior)
13. 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 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.
14. If additional space is required, please attach a separate page providing all designation information and the percentage share for each.
Statement Concerning Your Employment Not Covered by Social Security

Starting in 2011, your earnings as an OPS employee are not covered under Social Security. Instead, you participate in the State of Florida 401(a) FICA Alternative Plan (“401(a) Plan”).

You may, however, be entitled to a Social Security benefit based on prior or subsequent employment, employment with another employer, or employment of your spouse or former spouse. If you are, that benefit may be affected by any benefit you receive from the 401(a) Plan upon retirement (or disability), based on two potentially applicable provisions of the Social Security law:

Windfall Elimination Provision - Under the Windfall Elimination Provision, your Social Security retirement (or disability) benefit is computed using a modified formula when you are also entitled to a pension from employment during which you did not pay Social Security tax. The result is that you may receive a lower Social Security benefit than if you were not entitled to a pension from the 401(a) Plan. This provision reduces, but does not totally eliminate, your Social Security benefit. For example, if you are age 62 in 2011, the maximum monthly reduction in your Social Security benefit as a result of this provision is the lesser of half of your 401(a) pension or $314.50 (updated annually) if you have 20 or fewer years of substantial earnings in Social Security covered employment. The maximum dollar reduction decreases gradually for service in excess of 20 years and is zero if you have 30 or more years of substantial earnings in Social Security covered employment.

Government Pension Offset Provision - Under the Government Pension Offset Provision, any Social Security spouse or surviving spouse benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax, such as a benefit from the 401(a) Plan. The offset reduces the amount of your Social Security spouse or surviving spouse benefit by two-thirds of the amount of your pension. For example, if your 401(a) Plan benefit is equivalent to a monthly pension of $300 based on earnings that are not covered under Social Security, $200 (i.e., 2/3rds) is used to offset your Social Security spouse or surviving spouse benefit.

Note that although either provision above may impact your Social Security benefit, your Medicare benefits will not be affected.

For More Information - Social Security publications titled Windfall Elimination Provision and Government Pension Offset, as well as other information including exceptions to each provision, are available at www.socialsecurity.gov. You also may call toll free 1-800-772-1213, or for the deaf or hard of hearing, call the TTY number 1-800-325-0778, or contact your local Social Security office.

By my signature on the reverse side, I certify that I have received and read the foregoing information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on any potential future Social Security benefits to which I may be entitled.

Notice

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.

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 you:

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 rollover options, please contact your financial advisor.

NOTE: If you rollover 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.

Sample Paycheck

Part-time, Seasonal or Temporary Employee

<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>$1,000.00</td>
</tr>
<tr>
<td>Less 7.5% Plan Contributions¹</td>
<td>0.00</td>
<td>75.00</td>
</tr>
<tr>
<td>Taxable Income</td>
<td>1,000.00</td>
<td>925.00</td>
</tr>
<tr>
<td>Less 15% income tax²</td>
<td>150.00</td>
<td>138.75</td>
</tr>
<tr>
<td>Less 4.2% (for 2011) Social Security withholding³</td>
<td>42.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Less 1.45% Medicare withholding</td>
<td>14.50</td>
<td>14.50</td>
</tr>
<tr>
<td>Net take-home pay</td>
<td>$ 793.50</td>
<td>$ 771.75</td>
</tr>
<tr>
<td>Accumulated Retirement Savings</td>
<td>+75.00</td>
<td>+75.00</td>
</tr>
<tr>
<td>Total Net-pay plus Accumulated Retirement Savings</td>
<td>$864.75</td>
<td></td>
</tr>
</tbody>
</table>

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

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 Harrison, NY, Diversified helps more than 7.5 million participants save and invest wisely to and through retirement.

Transamerica Asset Allocation-Intermediate Horizon Strategic Allocation Fund seeks to attain its objective by investing in an array of Diversified's Funds with an emphasis on stock. The Fund has limited exposure to a variety of fixed income investments.

Fidelity Contrafund investment seeks capital appreciation. The fund invests primarily in the common stock of companies believed to be undervalued. The types of common stock in which the fund invests include companies experiencing positive fundamental change such as a new management team or product line, or companies that are small, underrency on new products, or other companies in the same industry. Advisor: Fidelity Management & Research Corp.

T. Rowe Price Capital Appreciation Fund seeks long-term capital gain as its primary goal. The fund invests primarily in the common stock of companies that are undervalued relative to the S&P 500 index, the advisor seeks stocks with above-average growth potential. The fund also purchases put options on stocks and engages in short sales. Advisor: T. Rowe Price Associates, Inc.

All registered investment funds are available by prospectus only. A prospectus may be obtained by contacting 1-800-258-3942. The prospectus contains other important information about 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.

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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.

For more information about the FICA Alternative Plan

To find your local BENCOR Retirement Consultant go to www.bencorplans.com. Click on the ‘Local BENCOR Rep’ link under the Contact Section. Select the county where you work. If your county is not accessible or you do not have internet access, please call BENCOR Retirement Administration Services at 888-258-3422.

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

BENCOR Administrative 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
https://www.bencorplans.com

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