

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 by Social Security in your current position.

Under the 457(b) 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 under any other retirement plan of 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 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.¹ Social Security taxes are never deducted.
- Individuals who are "active participants" for the year in certain tax-advantaged retirement plans, such as the IRC 457 OBRA 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. Wells Fargo 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 **Core Bond Fund** option. Although the Core Bond Fund has a very good performance record for a fixed income fund, it alone may not provide you with the investment return, stability or diversification that is right for you. Summary information on all investment options is enclosed. A prospectus is available upon request.

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 or as a rollover into an IRA or into another retirement plan. 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.

Maintenance Fee

There are no fees for cash withdrawals, direct rollovers, transfers among available investment options, investment election changes or Required Minimum Distributions. A nominal maintenance fee is deducted from your account each month.

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 Core Bond Fund unless you direct otherwise.
 - a. **Core Bond Fund** - Invests primarily in investment grade debt securities and U.S. government obligations, mortgage-backed securities guaranteed by U.S. government agencies and instrumentalities and those of private issuers.
 - 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 **Core Bond Fund**. Except for the Guaranteed Pooled Fund, these variable accounts carry no guarantees and you assume all investment risk.
 - c. **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. 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 IRC 457 OBRA Plan contributions and Social Security payments on employee's take-home pay

The following illustrates the effects of the IRC 457 OBRA 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

	Without the BENCOR Plan	With the BENCOR Plan
Monthly Gross Earnings	\$1,000.00	\$1,000.00
Less 7.5% Plan Contributions ¹	0.00	75.00 ←
Taxable Income	1,000.00	925.00
Less 15% income tax ²	150.00	138.75
Less 4.2% (for 2011) Social Security withholding ³	42.00	0.00
Less 1.45% Medicare withholding	14.50	14.50
Net take-home pay	\$ 793.50	\$ 771.75
Accumulated Savings		+75.00 ←
Total Net-pay plus Accumulated Savings		\$846.75

¹ Assumes no employer contributions deposited into employee's account.

² Actual income tax liability may be more or less depending on employee's other income, deductions, and tax filing status.

³ Note that Social Security contributions are after-tax contributions with plan contributions being before-tax.

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 to obtain performance data current to the most recent month-end and quarter-end.

BENCOR NATIONAL PLAN INVESTMENT OPTIONS

TAP = Transamerica Partners

Funds	Annualized Rates of Return For Periods Ended 03/31/2012				Inception Date	Expense Ratio
	1 Year	3 Yrs	5 Yrs	10 Yrs/ Inception		
Stock Funds						
Transamerica Partners Large Value ^{1,2}	6.36	21.12	-3.58	2.09	Jul-94	1.00
TAP Stock Index Fund ¹	7.88	22.76	1.45	3.50	Apr-99	0.65
Transamerica Partners Large Core ¹	9.60	21.39	0.37	2.54	Jul-94	1.15
Transamerica Partners Large Growth ^{1,3}	10.33	24.52	3.74	3.35	Jul-94	1.24
Transamerica Partners Mid Value ^{4,2}	2.37	24.25	1.05	6.99	Aug-01	1.25
Transamerica Partners Mid Growth ^{4,3}	-3.17	20.84	4.43	4.94	Sep-01	1.35
Transamerica Partners Small Value ^{5,2}	4.65	24.87	1.46	5.49	Jul-02	1.50
Transamerica Partners Small Growth ^{5,3}	-1.90	23.62	1.90	7.30	Aug-02	1.55
TAP International Equity ⁶	-7.83	17.74	-5.99	3.32	Jan-96	1.40
Multi-Asset Funds						
TAP Asset Allocation-Short Horizon ⁹	5.87	10.60	4.98	4.75	Jun-96	1.11
TAP Asset Allocation-Inter. Horizon ⁹	4.48	15.78	2.71	4.17	Jun-96	1.22
TAP Asset Allocation-Long Horizon ⁹	2.39	20.66	-0.26	2.83	May-98	1.34
Bond Funds						
Transamerica Partners Core Bond ^{7, 8}	6.40	8.80	5.76	5.23	Jul-94	0.95
TAP High Yield Bond ^{8,11}	5.52	23.28	6.63	8.60	Jan-96	1.10
Stable Fund						
TFLIC Guaranteed Pooled ¹²	For the latest credited rate information, please log into your account at www.bencorplans.com and select "Fund Performance".					
Non-Diversified Funds						
Fidelity Contrafund	9.40	22.85	5.18	8.15	May-67	0.81
T. Rowe Price Capital App. Adv ^{1,6,8}	7.74	20.89	4.88	7.70	Dec-04	1.00

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 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 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 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, 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), 440 Mamaroneck 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 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 by Diversified nor be the basis 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.



BENCOR National Government Employees Retirement Plan Enrollment Form

IRC 457 OBRA Plan

GENERAL INFORMATION

Employer: City of Melrose, MA
 Worksite Location: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Participant Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 SS#: _____ Date of Birth: _____
 Telephone #: _____
 Email Address: _____

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 _____

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 **Core Bond Fund** unless you select other investment options below. Except for the Guaranteed Pooled Fund*, these variable accounts carry no guarantees and you assume all investment risk.

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*

Bond Funds

_____ % Transamerica Partners Core Bond Fund (default account)
 _____ % Transamerica Partners High Yield Bond Fund

Stock Funds

_____ % Transamerica Partners Large Value Fund
 _____ % Transamerica Partners Stock Index Fund
 _____ % Transamerica Partners Large Core
 _____ % Transamerica Partners Large Growth
 _____ % 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 - Inter Horizon
 _____ % Transamerica Asset Allocation Fund - Long Horizon

Non-Diversified Funds

_____ % Fidelity Contrafund
 _____ % T. Rowe 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.

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 Harrison, NY, Diversified helps more than 1.5 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*

Transamerica Partners Core Bond invests primarily in investment grade debt securities and U.S. government obligations, mortgage-backed securities guaranteed by U.S. government agencies and instrumentalities and those of private issuers. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): BlackRock Financial Management.*

Transamerica Partners High Yield Bond invests in high yield fixed income securities, rated BB or lower (by Moody's and Standard & Poor's rating agencies). *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Eaton Vance Management.*

Transamerica Partners Large Value invests primarily in issuers listed on U.S. exchanges that the Fund's sub-advisor believes are seasoned, liquid and low priced, with effective management and positive momentum. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Aronson+ Johnson+ Ortiz, LP.*

Transamerica Partners Stock Index seeks to match the returns and volatility (risk) of the S&P 500 Equity Index. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Barclays Global Fund Advisors.*

Transamerica Partners Large Core (formerly Growth & Income) invests in a diversified portfolio of stocks which have the potential to generate long-term capital appreciation and current dividend income. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): BlackRock Financial Management, Inc., Aronson+Johnson+Ortiz, LP, and Goldman Sachs Asset Management.*

Transamerica Partners Large Growth (formerly Equity Growth) invests in a diversified portfolio of common stocks with the potential for above-average growth in earnings. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Marsico Capital Management, LLC, Wellington Management Co., and OFI Institutional Asset Management, Inc.*

Transamerica Partners Mid Value invests in a diversified portfolio of medium size value-oriented companies. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Cramer Rosenthal McGlynn, LLC, LSV Asset Management and RiverSource Investments.*

Transamerica Partners Mid Growth invests in a diversified portfolio of medium size, growth-oriented companies. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Columbus Circle Investors*

Transamerica Partners Small Value invests in a diversified portfolio of small, high-quality companies selling at large discounts to the underlying value of the business. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): Mesriow Financial Investment Management, Inc. and OFI Institutional Asset Management, Inc.*

Transamerica Partners Small Growth 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: Transamerica Asset Management, Inc. Subadvisor(s): Trusco Capital Management.*

Transamerica Partners International Equity invests primarily in the stock markets of the United Kingdom, continental Europe, Japan, Canada, and Australia. *Advisor: Transamerica Asset Management, Inc. Subadvisor(s): LSV Asset Management and Wellington Management Company.*

Transamerica Asset Allocation-Short Horizon 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: Transamerica Asset Management, Inc.*

Transamerica Asset Allocation-Intermediate Horizon 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: Transamerica Asset Management Inc.*

Transamerica Asset Allocation-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: Transamerica Asset Management Inc.*

Fidelity Contrafund investment seeks capital appreciation. The fund invests primarily in the common stock of companies believed to be undervalued. The types of companies in which the fund may invest include companies experiencing positive fundamental change such as a new management team or product launch or companies that are undervalued in relation to securities of other companies in the same industry. *Advisor: Fidelity Management & Research*

T. Rowe Price Capital Appreciation Fund seeks long-term capital appreciation. The fund invests primarily in common stocks that appear to be undervalued relative to the S&P 500 index. The advisor seeks stocks with above average current dividend yields relative to the index and low price/earnings, price/book, and price/cash-flow ratios relative to the company's underlying value. *Advisor: T. Rowe Price Associates, Inc.*

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.

Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any fund offered under the 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. If the Transamerica Funds, Transamerica Partners Funds, or Transamerica Premier Funds (collectively, the Transamerica Funds) are offered under the plan, the Transamerica funds are distributed by Transamerica Capital, Inc. (TCI) and are advised by Transamerica Asset Management (TAM). If any stable, fixed or guaranteed funds are offered under the plan by Diversified, these funds are made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528. Diversified, TAM, TCI, TFLIC 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 and 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 Transamerica Partners 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 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 such 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 from 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. Transamerica Asset Management, Inc. ("TAM") 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.

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.

For more information about the FICA Alternative Plan

BENCOR
INC.



DIVERSIFIED INVESTMENT ADVISORS

TRANSAMERICA
RETIREMENT SERVICES

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
www.bencorplans.com

Email: questions@bencor.com