Instructions for Employees (continued from page 2)

B. Using your BENCOR Account

I. 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.

Consultant is registered with and offers only securities and advisory services through PlanMember Securities Corporation, a registered broker/dealer, investment advisor and member FINRA/SIPC. 6187 Carpinteria Ave, Carpinteria, CA. 93013, (800) 874-6910. BENCOR Retirement Consultants and PlanMember Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for ancillary products or services offered by BENCOR Retirement Consultants.

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 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

For more information about the FICA Alternative Plan

The FICA Alternative Plan

State of Florida
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 1.5 million participants save and invest wisely to and through retirement.

Transamerica Asset Allocation-Long Horizon Strategic Allocation Fund seeks to obtain its objective by investing in an array of Diversified Funds with an emphasis on growth. The Fund has limited exposure to a variety of fixed income securities. ¹

Fidelity Corporate investment seeks capital appreciation. The fund invests primarily in the common stock of companies believed to be undervalued. The portfolio of common stocks in the fund include companies experiencing positive fundamental change such as a new management team or products that are expected to impact the company's future earnings. In addition, some other companies in the same industry. Advisor: Fidelity Management & Research Corp.

T. Rowe Price Capital Appreciation Fund seeks long-term capital appreciation of an investment portfolio. As the fund is not currently underwritten relative to the S&P 500 index, the advisor seeks stocks with above average opportunities for long-term capital appreciation and current dividend income. Advisor: T. Rowe Price Associates, Inc.

All registered investment funds are available by prospectus only. A prospectus may be obtained by contacting 1-800-255-3542. The prospectus contains or will contain information about the investment objectives, risks, charges, and other expenses. You should consider all such information carefully before you make your investment choices.

Diversified Investors Securities Corp. (DISC), 440 Madison 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-dealer with effective selling agreements such as DISC. If the Transamerica Funds, Transamerica Partners Funds, or Transamerica Premier 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 Madison Avenue, Harrison, NY 10528. Diversified, TAM, TEL, THIC and DISC are affiliated companies.

The total rates of return for the Funds are calculated in accordance with SEC regulations for performance advertising. Performance reflects historical investment results including price and reinvestment of dividends and capital gains) less charges and deductions of the Diversified Fund. The Diversified Funds is not subject to fees or expenses. Without such waivers or advance of expenses, the total returns shown would have been lower. Additionally, the employer’s retirement plan may also imposes an administrative fee, which would reduce the performance data quoted.

Each of the funds of the Transamerica Partners Group Fund (other than the T. Rowe Price Equity Index Fund) is available through a Core Fund or 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 company (the Core Funds) and are registered investment management companies. For Funds showing inception dates prior to 1996 (other than the High Yield Bond Fund and the High Income Fund established on January 3, 1984 (except the International Equity Core Fund which was established on May 24, 1996) and the underlying separate accounts of the Transamerica Money Market Fund, and the Money Market Core Fund and the MultiLife Insurance Company (formerly the Mutual Life Insurance Company of New York) are affiliated investment management companies. In addition, all other funds were established on the inception dates shown and do not have predecessor pooled separate accounts. Fund returns for the period prior to the commencement of operations are hypothetical. Performance might have been adversely affected by high net outflows and by penalties for early redemption of certain shares. Shares of all other funds that were established on the inception dates shown as well as those that are also registered as investment companies under the Act and do not have predecessor pooled separate accounts have been registered under the Act, performance might have been adversely affected by high net outflows and by penalties for early redemption of certain shares.
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 $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 $350 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.

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.

Notice

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.

(rev 06/05/2012)

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 rollover 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.

Sample Paycheck

<table>
<thead>
<tr>
<th>Part-time, Seasonal or Temporary Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without the BENCOR Plan</td>
</tr>
<tr>
<td>-------------------------</td>
</tr>
<tr>
<td>Monthly Gross Earnings</td>
</tr>
<tr>
<td>Less 7.5% Plan Contributions¹</td>
</tr>
<tr>
<td>Taxable Income</td>
</tr>
<tr>
<td>Less 15% income tax²</td>
</tr>
<tr>
<td>4.2% (for 2011) Social Security withholding³</td>
</tr>
<tr>
<td>Less 1.45% Medicare withholding</td>
</tr>
<tr>
<td>Net take-home pay</td>
</tr>
<tr>
<td>Cost of Social Security</td>
</tr>
<tr>
<td>Accumulated Retirement Savings</td>
</tr>
<tr>
<td>Total Net-pay plus Accumulated Retirement Savings</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.
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 increases as interest rates decrease and decreases as interest rates increase.

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, it will be subject to greater market risk than a fund investing more of its assets in bond funds.

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 Munroe Street, Harrisburg, PA 17101, which provides the guarantee of principal and interest. TFLIC’s claims paying ratings are: Standard & Poor’s A+; Moodys: 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.

14 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.
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 likely 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 guaranteed securities in this investment fund are held in trust funds and are not part of the Fund’s assets.

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, in small-cap stocks or stocks of foreign companies, 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 and expenses 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 The Transamerica Asset Allocation Funds invest in combinations of the funds of the Transamerica Partners Funds Group, as determined by Transamerica Asset Management, Inc. (TAMCI) based on each Fund’s investment objective. The Asset Allocation Funds may invest in the management fees and expenses of the underlying funds in which they invest.

12 The Transamerica Asset Allocation Funds invest in diversified or its affiliate may receive remuneration from the fund family or its service provider for providing certain recordkeeping or other administrative services.

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.

BENCOR NATIONAL GOVERNMENT EMPLOYEES RETIREMENT PLAN ENROLLMENT FORM

FICA Alternative Plan

NOTE: Please read carefully both the front and back of this form. Your signature below serves to designate the Beneficiary(ies) of your Plan Account, specify the investment election for your Account, and certify that you have received and read the statement on the reverse side.

GENERAL INFORMATION

Employee: _____________________________  State: Florida  Zip: __________

SS#: _________________________  Date of Birth: ________________

Date: _________________________  State: _________  Zip: __________

Address: __________________________________________________

Participant Primary Beneficiary:

Address: __________________________________________________

BENEFICIARY DESIGNATION

Stock Funds

TAP = Transamerica Partners

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/Inception</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transamerica Partners Large Value</td>
<td>6.36</td>
<td>21.72</td>
<td>32.82</td>
<td>2.09</td>
<td>1.00</td>
</tr>
<tr>
<td>TAP Stock Index</td>
<td>7.68</td>
<td>21.65</td>
<td>32.82</td>
<td>1.50</td>
<td>1.25</td>
</tr>
<tr>
<td>Transamerica Partners Large Core</td>
<td>9.60</td>
<td>21.39</td>
<td>32.82</td>
<td>2.54</td>
<td>1.24</td>
</tr>
<tr>
<td>Transamerica Partners Large Value</td>
<td>8.33</td>
<td>21.59</td>
<td>32.82</td>
<td>3.06</td>
<td>1.28</td>
</tr>
<tr>
<td>Transamerica Partners Mid Value</td>
<td>2.37</td>
<td>22.25</td>
<td>2.15</td>
<td>0.69</td>
<td>0.81</td>
</tr>
<tr>
<td>Transamerica Partners Mid Growth</td>
<td>3.17</td>
<td>20.84</td>
<td>4.43</td>
<td>4.94</td>
<td>1.55</td>
</tr>
<tr>
<td>Transamerica Partners Small Value</td>
<td>4.85</td>
<td>24.82</td>
<td>4.64</td>
<td>4.59</td>
<td>1.50</td>
</tr>
<tr>
<td>Transamerica Partners Small Growth</td>
<td>1.90</td>
<td>23.62</td>
<td>1.90</td>
<td>7.30</td>
<td>1.59</td>
</tr>
<tr>
<td>TAP International Equity</td>
<td>-7.83</td>
<td>17.76</td>
<td>-5.99</td>
<td>3.32</td>
<td>1.40</td>
</tr>
</tbody>
</table>

TAP = Transamerica Partners

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/Inception</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transamerica Partners Core Bond</td>
<td>5.87</td>
<td>16.00</td>
<td>9.48</td>
<td>4.75</td>
<td>1.11</td>
</tr>
<tr>
<td>TAP Asset Allocation-Core Horizon</td>
<td>8.48</td>
<td>18.76</td>
<td>2.71</td>
<td>2.77</td>
<td>1.22</td>
</tr>
<tr>
<td>TAP Asset Allocation-Long Horizon</td>
<td>2.39</td>
<td>20.65</td>
<td>0.02</td>
<td>2.35</td>
<td>1.54</td>
</tr>
<tr>
<td>Transamerica Partners High Yield Bond</td>
<td>4.90</td>
<td>8.70</td>
<td>3.54</td>
<td>2.83</td>
<td>0.97</td>
</tr>
<tr>
<td>TAP High Yield Bond</td>
<td>4.90</td>
<td>8.70</td>
<td>3.54</td>
<td>2.83</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Multi-Asset Funds

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/Inception</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Contrar</td>
<td>3.33</td>
<td>22.85</td>
<td>5.18</td>
<td>8.15</td>
<td>0.51</td>
</tr>
<tr>
<td>T. Rowe Price Capital App. Adv</td>
<td>7.74</td>
<td>20.89</td>
<td>4.88</td>
<td>7.70</td>
<td>0.10</td>
</tr>
</tbody>
</table>

TAP = Transamerica Partners

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/Inception</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transamerica Partners Core Bond</td>
<td>5.87</td>
<td>16.00</td>
<td>9.48</td>
<td>4.75</td>
<td>1.11</td>
</tr>
<tr>
<td>TAP Asset Allocation-Core Horizon</td>
<td>8.48</td>
<td>18.76</td>
<td>2.71</td>
<td>2.77</td>
<td>1.22</td>
</tr>
<tr>
<td>TAP Asset Allocation-Long Horizon</td>
<td>2.39</td>
<td>20.65</td>
<td>0.02</td>
<td>2.35</td>
<td>1.54</td>
</tr>
<tr>
<td>Transamerica Partners High Yield Bond</td>
<td>4.90</td>
<td>8.70</td>
<td>3.54</td>
<td>2.83</td>
<td>0.97</td>
</tr>
<tr>
<td>TAP High Yield Bond</td>
<td>4.90</td>
<td>8.70</td>
<td>3.54</td>
<td>2.83</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Multi-Asset Funds

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Yrs/Inception</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Contrar</td>
<td>3.33</td>
<td>22.85</td>
<td>5.18</td>
<td>8.15</td>
<td>0.51</td>
</tr>
<tr>
<td>T. Rowe Price Capital App. Adv</td>
<td>7.74</td>
<td>20.89</td>
<td>4.88</td>
<td>7.70</td>
<td>0.10</td>
</tr>
</tbody>
</table>

For a prospectus on any of the options listed above or for customer service call 1-888-258-3422.
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 $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., 2/3rds) 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 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.

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.
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 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.

Sample Paycheck

<table>
<thead>
<tr>
<th>Part-time, Seasonal or Temporary Employee</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 Contributions³</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 tax³</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></td>
<td>+75.00</td>
</tr>
<tr>
<td>Total Net-pay plus Accumulated Retirement Savings</td>
<td>$846.75</td>
<td></td>
</tr>
</tbody>
</table>

³Assumes no employer contributions deposited into employee's account.
³³Actual income tax liability may be more or less depending on employee's other income, deductions, and tax filing status.
³¹Note that Social Security contributions are after-tax contributions with plan contributions being before-tax.
Employee Information
The Minimum Wage Act of 1990 (OBRA 90) introduced into law Internal Revenue Code Section 3121(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 by deposit 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 cannot withdraw, and your contributions are non-refundable. You cannot change the level of your contribution during the year.

Withdrawals
- Withdrawals are made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC) that invests in a diverse pool of high quality fixed-income instruments and 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 Manorhaven Avenue, Harrison, NY 10528. Diversified, TAF, THPC and DSB are affiliated companies.Advisor:

The costs of return for the Funds are calculated in accordance with SEC regulations for performance advertising. Performance reflects historical investment results including changes in fund share price and reinvestment of dividends and capital gains (if any) and do not reflect any sales charges and deductions of The Diversified Fund's or any affiliated fund's share redemption/transaction charges. If you purchase or redeem shares you may incur sales charges, including redemption fees which vary depending on how long you hold your shares. You should consider sales charges when investing in any fund.

The chart below shows the annualized total return for each of the Funds for the periods presented. The chart includes data for various time periods, in years, and may include both gains and losses.
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.

   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.

   Consultant is registered with and offers only securities and advisory services through PlanMember Securities Corporation, a registered broker/dealer, investment advisor and member FINRA/SIPC. 6187 Carpinteria Ave, Carpinteria, CA. 93013, (800) 874-6910. BENCOR Retirement Consultants and PlanMember Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for ancillary products or services offered by BENCOR Retirement Consultants.

For more information about the FICA Alternative Plan

State of Florida