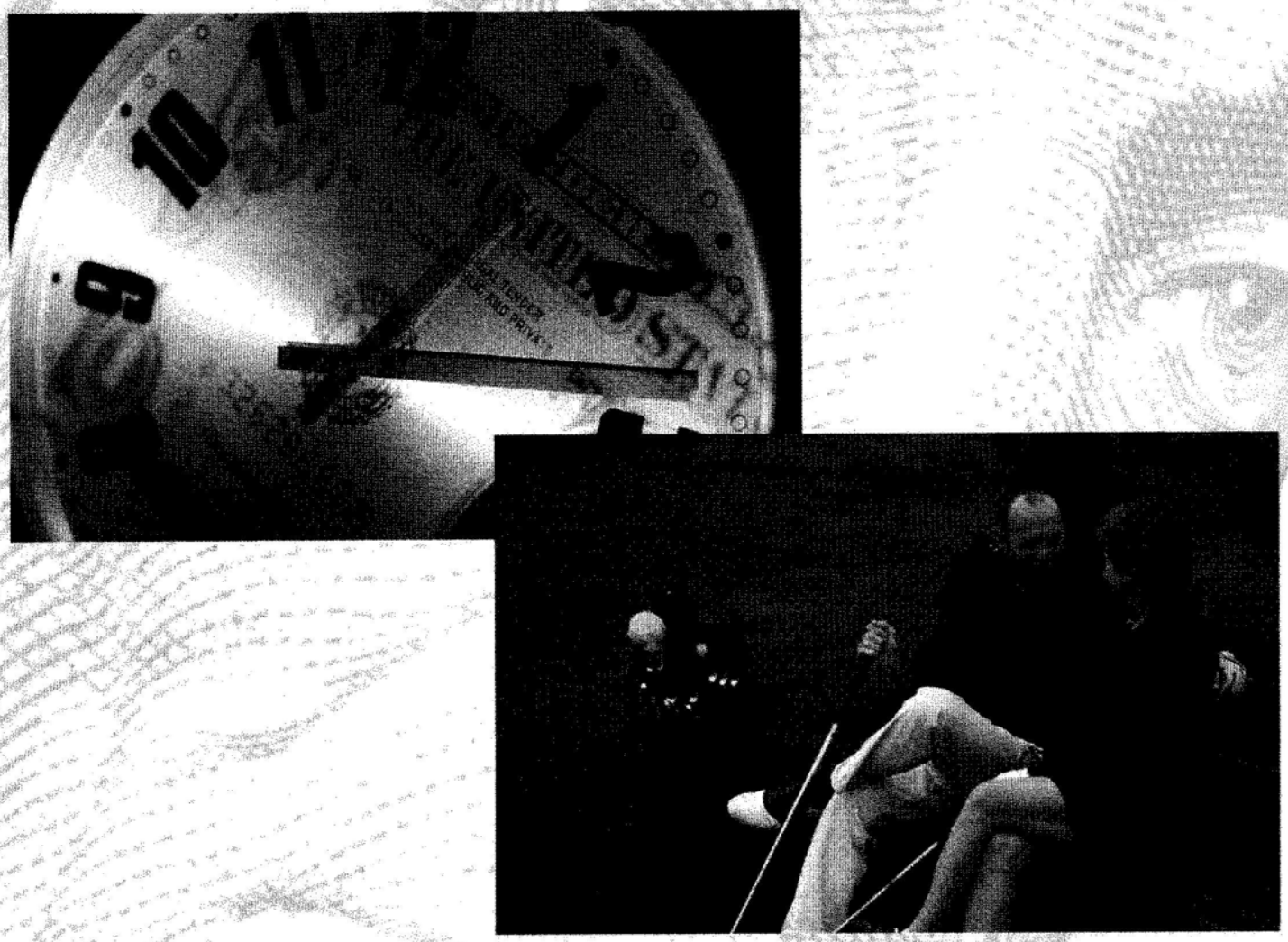
A tax-advantaged strategy of the
BENCOR National Plan



The FICA Alternative Plan

BENCOR



Plan Overview

Employee information

The Omnibus Budget Reconciliation Act of 1990 (OBRA 90) introduced into law Internal Revenue Code Section 3121(b)(7)(F). As a result, you, as a part-time, seasonal or temporary employee of a government employer, may deposit money into a private retirement plan, instead of Social Security.

Thus, you are not covered under Social Security.

Under the 401(a) FICA Alternative Plan, you contribute 7.5% of your compensation to an account in your name.

Any benefits which you have earned under any other retirement plan (as well as social security benefits) will not be reduced by participating in this plan.

Also, if you leave a position covered by this plan for any reason before retirement, you can withdraw the balance of your account, or continue to save the funds for retirement.

Eligibility

All employees who are not covered by their employer's retirement plan are automatically enrolled in this plan.

There is no minimum age or service requirement.

Contributions

You contribute 7.5% of your compensation in place of Social Security tax deduction.

You contribute before tax withholding is calculated, which reduces your current income taxes.

You pay no taxes on your contributions or the earnings in your account until withdrawal.[1] Social Security taxes are never deducted.

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. Wachovia Bank is the trustee and handles all deposits into and distributions from the plan.

Investments are controlled by the participants. You may choose to invest your money in one or more of the 17 different funds available, using the enclosed investment election form.

You may change the investments whenever you like by obtaining a new investment election form from BENCOR Administrative Services, by phoning 1-888-258-3422 or visit the www.bencor.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. Information on all investment options is enclosed.

Administrative fees

There are no administrative fees for this plan.

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. Age 59 1/2
4. After age 70 1/2 or retirement, if later, when the IRS requires that minimum distributions be made to the participant each year
5. Your total disability
6. Your death

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

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

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

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



Instructions for Employees

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

1. ***Address*** - This is where your account statements will be sent.
2. ***Beneficiary*** - This will assure that your account will be distributed in accordance with your wishes in the event of your death.
3. ***Investment Direction*** - This form allows you to direct your investments upon enrollment. Remember: your money is automatically deposited into the Guaranteed Pooled Fund unless you direct otherwise.
   a. Guaranteed Pooled Fund - An interest rate is paid on these funds and the principal is guaranteed. Interest is credited daily to this account.
   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 the participant assumes all investment risk.

B. Using Your BENCOR Account

1. ***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.
2. ***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.
3. ***Rollovers*** - Upon your termination of employment, you may rollover 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 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 them 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, as illustrated below, can increase the employee's take-home pay. The employee has the ability to manage their own account.

Sample Paycheck
Part-time, Seasonal or Temporary Employee

	Without the BENCOR Plan	*With the BENCOR Plan*
Monthly Gross Earnings	$1,000.00	$1,000.00
Less 7.5% Plan Contributions[1]	0.00	**75.00**
Taxable Income	1,000.00	925.00
Less 15% income tax[2]	150.00	138.75
Less 6.2% Social Security withholding[3]	62.00	0.00
Less 1.45% Medicare withholding	14.50	13.41
Net take-home pay	**$ 773.50**	**$ 772.84**
Accumulated Savings		**+75.00**
Total Net-pay plus Accumulated Savings		**$847.84**

[1] Assumes no employer contributions deposited into employee's account.
[2] Assumes for income tax reporting purposes that eligible employees will file jointly with spouse.

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

BENCOR NATIONAL PLAN INVESTMENT OPTIONS

Funds	Annualized Rates of Return For Periods Ended 12/31/2005				
	1 Year	3 Yrs	5 Yrs	10 Yrs/ Inception	Inception Date
Stock Funds					
Diversified Value	N/A	N/A	N/A	N/A	May-05
Diversified Stock Index	4.24%	13.66%	-0.12%	8.39%	Aug-93
Diversified Growth & Income	6.55%	13.23%	-2.89%	7.31%	Jan-86
Diversified Equity Growth	6.57%	12.83%	-2.86%	7.19%	Mar-93
Diversified Mid Cap Value	9.13%	24.25%	N/A	12.63%	May-01
Diversified Mid Cap Growth	12.69%	17.74%	N/A	0.18%	May-01
Diversified Small Cap Value	-5.23%	17.19%	N/A	6.39%	May-02
Diversified Small Cap Growth	-0.11%	15.47%	N/A	6.96%	May-02
Diversified International Equity	10.67%	20.50%	3.22%	7.84%	Dec-92
Multi-Asset Funds					
Diversified Short Strategic Allocation	2.28%	4.35%	4.34%	5.18%	Jul-96
Diversified Short/Inter Strategic Allocation	3.23%	7.09%	3.90%	4.27%	May-98
Diversified Intermediate Strategic Allocation	4.17%	9.10%	3.13%	6.17%	Jul-96
Diversified Inter/Long Strategic Allocation	5.29%	11.69%	2.54%	6.89%	Jul-96
Diversified Long Strategic Allocation	6.52%	13.91%	0.74%	3.19%	May-98
Bond Funds					
Diversified Total Return Bond	N/A	N/A	N/A	N/A	May-05
Diversified High Yield Bond	2.91%	12.91%	8.89%	6.34%	Sep-95
Stable Fund	The minimum guaranteed interest rate through December 31, 2006 is 3.75%.				
TFLIC Guaranteed Pooled					

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

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

The total rates of return for the Funds are calculated in accordance with SEC regulations for performance advertising. Performance reflects historical investment results (including changes in share price 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 Diversified Funds Group (other than the Stock Index Fund) is available through a Core Fund & Feeder structure, under which each such 'Feeder' fund invests in a 'Core Fund' with a corresponding investment objective. The Feeder funds are a separate series of a registered investment management company. The Core Funds are registered investment management companies. For Funds showing inception dates prior to 1996 (other than the High Yield Bond Fund), the underlying Core Funds were established on January 3, 1994 (except the International Equity Core Fund which was established in October of 1995) when corresponding pooled separate accounts of MONY Life Insurance Company (formerly, The Mutual Life Insurance Company Of New York) (the "predecessor pooled separate account(s)") with corresponding investment objectives, policies and restrictions contributed all of their assets to 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. Diversified Investment Advisors, Inc. is the investment advisor to each of the Core Funds and has the ability to appoint sub-advisors to manage the portfolio of each Core Fund.

The non-Diversified funds, if any, are not affiliated with Diversified Investment Advisors. Certain performance data for such funds are provided by independent firms that track the investment industry (such as Lipper, Inc.) or from the fund family itself. Although data are gathered from sources believed to be reliable, neither the independent tracking firms nor Diversified can guarantee the completeness, accuracy, timeliness or reliability of the data. All data are historical and subject to change at any time. Diversified and the independent tracking firms may use different methodologies for providing mutual fund performance information. The independent tracking firms reserve all rights in their respective proprietary data.

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

The Strategic Allocation Funds (also known as "Lifestyle Funds" or "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective.

BENCOR
INC.

BENCOR National Government Employees Retirement Plan Enrollment Form

401(a)

GENERAL INFORMATION

Employer: _____

Worksite Location: _____

Address: _____

City: _____ State: _____ Zip: _____

Participant Name: _____

Address: _____

City: _____ State: _____ Zip: _____

SS#: _____ Date of Birth: _____

Telephone #: _____

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.)

INVESTMENT ELECTION

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

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

Is this form being completed to change an allocation of an existing account?

☐ Yes ☐ No

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

Stable Value Fund

_____ % TFLIC Guaranteed Pooled Fund

Stock Funds

_____ % Diversified Value Fund
_____ % Diversified Stock Index Fund
_____ % Diversified Growth & Income Fund
_____ % Diversified Equity Growth Fund
_____ % Diversified Mid Cap Value Fund
_____ % Diversified Mid Cap Growth Fund
_____ % Diversified Small Cap Value Fund
_____ % Diversified Small Cap Growth Fund
_____ % Diversified International Equity Fund

Multi-Asset Funds

_____ % Diversified Short Strategic Allocation Fund
_____ % Diversified Short/Inter Strategic Allocation Fund
_____ % Diversified Intermediate Strategic Allocation Fund
_____ % Diversified Inter/Long Strategic Allocation Fund
_____ % Diversified Long Strategic Allocation Fund

Bond Funds

_____ % Diversified Total Return Bond Fund
_____ % Diversified High Yield Bond Fund

100 % Total

Please return completed form to:

BENCOR Administrative Services, Inc.
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.

For more than 50 years, Diversified Investment Advisors has been dedicated solely to helping people save and invest wisely for retirement. This singular focus means that today we service retirement plan assets in excess of $66 billion for nearly 1.5 million people.

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

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

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

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

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

Diversified Growth & Income Fund invests in a diversified portfolio of stocks which have the potential to generate long-term capital appreciation and current dividend income. ***Advisor***: *Diversified Investment Advisors.* ***Subadvisor(s):*** *ARK Asset Management, Aronson+Johnson+Ortiz, LP, and Goldman Sachs Asset Management.*

Diversified Equity Growth Fund invests in a diversified portfolio of common stocks with the potential for above-average growth in earnings. ***Advisor***: *Diversified Investment Advisors.* ***Subadvisor(s):*** *ARK Asset Management and Marsico Capital Management, LLC.*

Diversified Mid-Cap Value Fund invests in a diversified portfolio of medium size value-oriented companies. ***Advisor***: *Diversified Investment Advisors.* ***SubAdvisor(s):*** *Cramer Rosenthal McGlynn, LLC and LSV Asset Management.*

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

Diversified Small-Cap Value Fund invests in a diversified portfolio of small, high-quality companies selling at large discounts to the underlying value of the business. ***Advisor***: *Diversified Investment Advisors.* ***Subadvisor(s):*** *EARNEST Partners, LLC.*

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

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

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

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

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

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

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

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

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

The Guaranteed Pooled Fund is a pooled separate account offered through Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577, which provides the guarantee of principal and interest. A.M. Best's rating, assigned based on an evaluation of the company's financial strength and ability to meet obligations to policyholders, is the second highest of 21 ratings, and is current as of May 2005.

The Strategic Allocation Funds (also known as "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective.

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

Bond funds, unlike equity funds, invest in fixed income securities. Fixed income securities are debt instruments which include bonds and money market instruments. Because such securities pay an unchanging rate of interest, they tend to be less volatile than equity securities or stock. Lower rated high yield corporate debt securities represent a much greater risk of default and
tend to be more volatile than higher rated or investment grade bonds.

Equity funds, unlike bond funds, invest in equity securities, which include common stock, preferred stock
and convertible securities. Because such securities represent ownership in a corporation, they tend to be more volatile than fixed income or debt securities, which do not represent ownership.)The securities of small and medium-sized companies, because of the issuers' lower market capitalization, may be more volatile than those of large companies.

Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including currency fluctuations and political instability.

With the exception of the Guaranteed Pooled Fund, for which Galliard Capital management is Advisor, Diversified Investment Advisors is the

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.bencor.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.bencor.com/account.asp

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.