

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

Fund	Annualized Rates of Return				Inception Date
	For Periods Ended 9/30/2008				
	1 Yr	3 Yrs	5 Yrs	10 Yrs/ Inception	
Stock Funds					
Transamerica Partners Value	-36.98	-10.4	NA	-7.87	May-05
Transamerica Partners Stock Index Fund	-22.54	-0.41	4.49	2.39	Aug-93
Transamerica Partners Large Core	-23.42	-2.8	3.44	0.42	Jan-86
Transamerica Partners Large Growth	-22.88	-2.82	2.2	1.39	Mar-93
Transamerica Partners Mid Value	-22.09	-0.08	8.94	7.47	May-01
Transamerica Partners Mid Growth	-17.7	2.18	8.17	0.48	May-01
Transamerica Partners Small Value	-12.59	-3.45	3.96	2.60	May-02
Transamerica Partners Small Growth	-21.13	-1.3	3.92	3.33	May-02
Transamerica Partners International Equity	-36.07	-1.24	6.9	5.29	Dec-92
Multi-Asset Funds					
Transamerica Asset Allocation - Short Horizon	-4.04	1.73	2.54	3.65	Jul-96
Transamerica Asset Allocation - Inter. Horizon	-14.77	-0.07	3.17	3.61	Jul-96
Transamerica Asset Allocation - Long Horizon	-24.83	-2.24	3.64	3.02	May-98
Bond Funds					
Transamerica Partners Total Return Bond	-6.57	-0.04	NA	0.08	May-05
Transamerica Partners High Yield Bond	-10.39	1.05	4.39	4.35	Sep-95
Stable Fund					
TFLIC Guaranteed Pooled	The minimum guaranteed interest rate for calendar year 2008 is 4.05%.				
Non-Diversified Funds					
Fidelity Contrafund	-19.04	3.07	9.46	7.47	May-67
T. Rowe Price Capital Appreciation Adv	-11.78	2.86	7.95	9.24	Dec-04

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), 4 Manhattanville Road, Purchase, NY 10577, 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), 4 Manhattanville Road, Purchase, NY 10577. 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.

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.