

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):** *Mesirow 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), 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.