

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 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.*

BENCOR National Government Employees Retirement Plan Enrollment Form

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GENERAL INFORMATION

Employer: STATE OF FLORIDA
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.)

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 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.

Stable Value Fund

_____ % TFLIC Guaranteed Pooled Fund

Bond Funds

_____ % Transamerica Partners Core Bond
_____ % 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.