ANNOUNCING -- A NEW INVESTMENT OPTION FOR YOUR SPECIAL PAY PLAN:

STANDARD INSURANCE COMPANY STABLE ASSET FUND

What is being changed?
The Guaranteed Pooled Fund is being replaced by the Stable Asset Fund, provided by The Standard Insurance Company.

Why is this change being made?
The Stable Asset Fund offers an annual interest rate of 1.80% for the third quarter of 2014. This is higher than the Guaranteed Pooled Fund’s annual interest rate of 1.00%.

Does this affect all money currently invested in the Guaranteed Pooled Fund?
The change impacts new contributions as well as funds that were invested in the Guaranteed Pooled Fund on or after September 1, 2011.

What if my contributions were invested in the Guaranteed Pooled Fund before September 1, 2011?
Funds invested prior to September 1, 2011 will remain in the Guaranteed Pooled Fund and will continue to receive the current annual interest rate for the duration of 2014. The current rate is 2.05% for the 401(a) plan, or 3.00% for the 403(b) plan. New interest rates are declared each year. The new rate cannot be less than 2.05% for the 401(a) plan, or 3.00% for the 403(b) plan.

When will the new option be available?
The new option will be available on July 1, 2014.

What will happen?
On July 1, 2014:
- New contributions to the Guaranteed Pooled Fund will be directed to the Stable Asset Fund;
- Contributions for participants who do not make an investment election will default to the Stable Asset Fund;
- Funds currently earning 1.00% in the Guaranteed Pooled Fund will be withdrawn. These funds will then be invested in the Stable Asset Fund.

Does this impact any of my other investments?
The other investment options within the Plan are not affected.

Are there any restrictions?
If you have funds in the Guaranteed Pooled Fund that were deposited before September 1, 2011, you may not transfer those funds to the Stable Asset Fund. In addition, if you transfer those funds to another option in the Plan, you must wait 90 days before transferring those funds to the Stable Asset Fund. Once you transfer assets out of the Guaranteed Pooled Fund, you will not have the option to transfer those assets back into the Guaranteed Pooled Fund.

Can the interest rate in the Stable Asset Fund change?
The interest rate is declared each quarter and may increase or decrease. However, the rate cannot go below 1.00%. Visit www.bencorplans.com for the most current performance information.

PLEASE REVIEW THE NEXT PAGE FOR MORE INFORMATION ON THE STABLE ASSET FUND.
**Standard Insurance Company**

**Stable Asset Fund III**

**Investment Objective**
The Stable Asset Fund is designed to provide plan participants with a guaranteed return of principal, along with attractive crediting rates and 100% liquidity.

**Features**
- The guaranteed crediting rate is declared in advance and is reset quarterly.
- Preservation of capital plus attractive intermediate-term returns.
- Principal and interest are guaranteed by Standard Insurance Company.
- Daily liquidity for your contributions, transfers and withdrawals.
- High-quality portfolio of publicly-traded bonds, plus small commercial mortgage loans within Standard Insurance Company's general account.

**Investor Profile**
- Investors seeking income and safety of principal.
- Investors seeking a fixed income investment to balance the risks of a diversified portfolio.

**Guaranteed Rate**
Effective July 1, 2014 through September 30, 2014, the guaranteed crediting rate is:

1.80% net

**Historical Net Crediting Rates**

<table>
<thead>
<tr>
<th></th>
<th>3Q2013</th>
<th>4Q2013</th>
<th>1Q2014</th>
<th>2Q2014</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The Standard Stable Asset Fund III</strong></td>
<td>2.05%</td>
<td>2.05%</td>
<td>2.00%</td>
<td>1.85%</td>
<td>0.68%</td>
</tr>
<tr>
<td><strong>3-Year CMT Bond Index</strong></td>
<td>0.65%</td>
<td>0.66%</td>
<td>0.76%</td>
<td>0.85%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Fund Overview as of 3/31/2014**

**Fund Facts**
- Fund Category: Stable Value
- Inception Date: April 1, 2011
- General Account Assets\(^1\): $12.8 billion
- Portfolio Quality: A (S&P)
- Expense Ratio: 0.68%

**Portfolio Allocation**
- Fixed Income Securities: 54.8%
- Commercial Mortgage Loans: 43.0%
- Real Estate: 2.2%

**Standard Insurance Company Financial Strength Ratings as of June, 2014**

- A+ (Strong) by Standard & Poor's 5\(^{th}\) of 20 rankings
- A2 (Good) by Moody's 6\(^{th}\) of 21 rankings
- A (Excellent) by A.M. Best* 3\(^{rd}\) of 13 rankings