

Investment Objective:

To achieve long term capital appreciation by investing in a diversified portfolio of large-capitalization stocks with growth characteristics greater than the broad markets.

Investment Managers:

Navellier & Associates, Inc.

Waddell & Reed Investment Management Co., Inc.

Investment Strategy:

The fund is managed by two investment managers: Navellier & Associates and Waddell & Reed Investment Management Company. Each firm manages approximately 50% of the fund's assets.

Navellier & Associates utilizes a quantitative process to identify inefficiently-priced large growth stocks with superior fundamentals relative to the underlying market. In addition to identifying stocks with superior reward/risk (risk-adjusted return) characteristics, the investment process seeks to identify those stocks which have superior earnings, revenue, and profit margins relative to the general market.

Waddell & Reed Investment Management Company (WRIMCO) emphasizes a blend of value and growth potential in selecting stocks. Value stocks are those that WRIMCO believes are currently selling below their intrinsic worth. A stock has growth potential if, in WRIMCO's opinion, the earnings of the company are likely to grow faster than the economy. WRIMCO's investment philosophy for the fund is a blend between bottom-up fundamental stock and sector analysis, coupled with a top-down macroeconomic perspective that WRIMCO uses to guide it in its selection of industries and sector weightings. WRIMCO attempts to select securities with growth potential by looking at many factors, including stability and predictability of earnings growth, acceleration of earnings and/or revenue, improvement in profitability and sustainable generation of cash flows from operations.

Moral Screening:

All PCA-named Core Funds, including the PCA Large Cap Growth Fund, are screened to prevent investment in securities found to be in violation of the moral policy of PCA Retirement & Benefits, Inc. Our moral screening policy identifies companies whose primary line of business includes alcohol, tobacco, abortion, stem cell research, encouragement and support of same sex lifestyles, and certain human rights violations.

Fund Statistics:

Inception **12/29/2009**

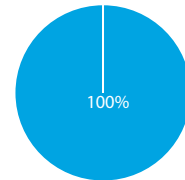
Total Net Assets **\$30,010,131**

Trustee and Plan Administrator:

PCA Retirement & Benefits, Inc.
1700 North Brown Road • Suite 106
Lawrenceville, Georgia 30043

PCA Large Cap Growth Fund

■ Domestic Equity
■ International Equity
■ Bonds
■ Money Market



Benchmark:

Russell 1000 Growth Index

Fees and Expenses*:

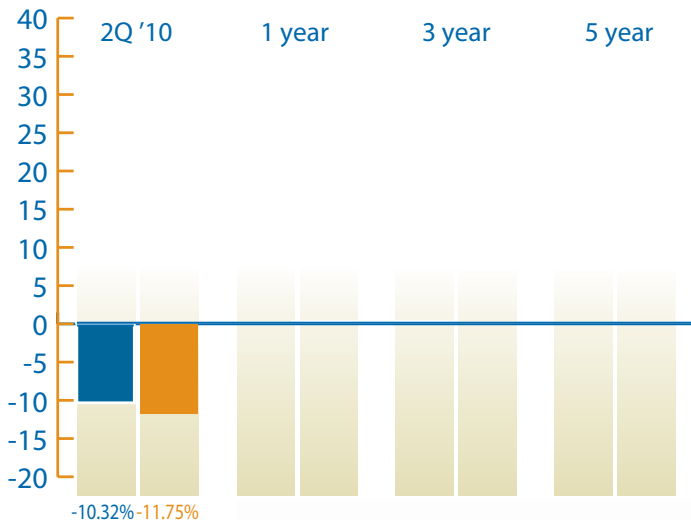
Plan Administration	0.64%
Total Investment Management	0.56%
Total Expense Ratio	1.20%

*estimated for 2010

Frequent Trading and Market Timing Policy:

Redemption Fee	NA
Trading Restrictions	NA

Annualized Performance Ending 6/30/2010:



■ PCA Large Cap Gr ■ Benchmark

Past performance does not guarantee future results.

Investors should carefully consider each PCA Core and PCA Target Fund investment objective, investment strategy, risk factors, expenses and fees before investing. This and other information about the funds can be found in a fund fact sheet or in a prospectus by visiting our website www.pcarbi.org, or by calling PCA Retirement & Benefits, Inc. at 800.789.8765. Read the fund fact sheet or prospectus carefully before investing in a fund.

Shares of the PCA Core and PCA Target Funds are not deposits or obligations of any bank, and are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve risks, including possible loss of the principal amount invested.