

Core Fund

PCA Mid Cap Value

As of 6/30/10

Investment Objective:

To achieve long term capital appreciation by investing in a diversified portfolio of mid-capitalization stocks that are undervalued relative to the broad markets.

Investment Manager:

Integrity Asset Management, LLC

Investment Strategy:

The investment manager, Integrity Asset Management, uses a bottom up, fundamental, research-intensive approach to identify mid cap value stocks with low price to cash flow, price to book, and price to sales ratios relative to the Russell Midcap Value Index. Integrity invests in companies with market capitalization between \$500 million and \$10 billion at time of purchase. Investment ideas are primarily internally generated and confirmed through traditional financial analysis, company visits, and management assessments.

Moral Screening:

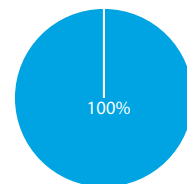
All PCA-named Core Funds, including the PCA Mid Cap Value Fund, are screened to prevent investment in securities found to be in violation of the moral policy of PCA Retirement & Benefits, Inc. Our moral screening policy identifies companies whose primary line of business includes alcohol, tobacco, abortion,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

Fund Statistics:

Inception Year 1995
Total Net Assets \$19,303,470
Trustee and Plan Administrator:
 PCA Retirement & Benefits, Inc.
 1700 North Brown Road • Suite 106
 Lawrenceville, Georgia 30043

PCA Mid Cap Value Fund

■ Domestic Equity
 ■ International Equity
 ■ Bonds
 ■ Money Market



Benchmark:

Russell Midcap Value Index

Fees and Expenses (1 year as of 3/31/10*):

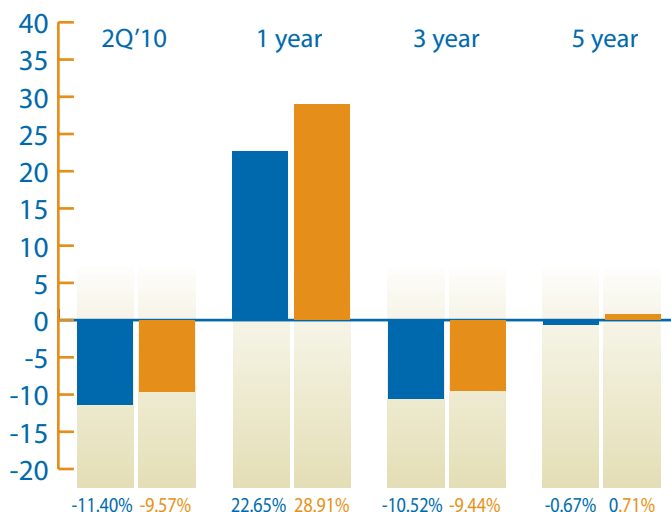
| | |
|-----------------------------|--------------|
| Plan Administration | 0.59% |
| Total Investment Management | 0.74% |
| Total Expense Ratio | 1.33% |

*unaudited

Frequent Trading and Market Timing Policy:

| | |
|----------------------|----|
| Redemption Fee | NA |
| Trading Restrictions | NA |

Annualized Performance Ending 6/30/2010:



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.

■ PCA Mid Cap Val ■ Benchmark