

Core Fund

S&P 500 Stock Index

As of 6/30/10

Investment Objective:

To achieve long term capital appreciation by investing in a diversified portfolio of stocks that replicate the Standard & Poor's 500 Index.

Mutual Fund Manager:

The Vanguard Group, Inc.

Investment Strategy:

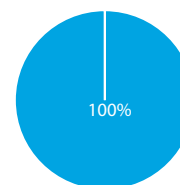
The mutual fund manager, The Vanguard Group, employs a "passive management"—or indexing—investment approach. This approach is designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. large capitalization companies. The fund uses the replication method of indexing, meaning that it holds the same stocks as its target index and in the same proportions.

Fund Statistics:

Inception Year 1995
Total Net Assets \$18,773,562
Mutual Fund:
 Vanguard Institutional Index Fund
 www.vanguard.com • 800.523.1188

S&P 500 Stock Index Fund

- Domestic Equity
- International Equity
- Bonds
- Money Market



Benchmark: S&P 500 Index

Ticker Symbol: VINIX

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

Plan Administration	0.57%
Total Investment Management	0.08%
Total Expense Ratio	0.65%

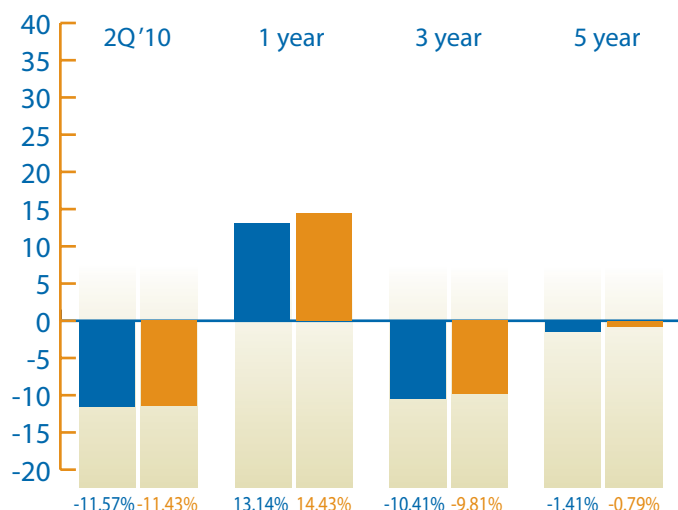
*unaudited

Frequent Trading and Market Timing Policy:

Redemption Fee NA

Trading Restrictions: Trades into the fund are prohibited if you have sold out of the fund within 60 days.

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.

■ S&P 500 Stock Index ■ Benchmark