Hire Date: ____________
Birth Date: ____________
Entry Date: ____________

INITIAL INVESTMENT ELECTION FORM

PLAN NAME: ANGLICAN MISSION IN AMERICA DISCRETIONARY CONTRIBUTION AND PENSION PLAN

PARTICIPANT NAME ______________________________________ Soc. Sec.#______-____-_____

(Please Print)

As a participant in the Plan, I understand that I may direct the investment of contributions allocated to my account(s) among various investment funds. The initial investment election should be made in increments of 5%.

INITIAL ELECTION

To the extent allowed by the Plan, I direct that contributions allocated to my account(s) under the Plan be invested as follows:

_______% in the LOW RISK STRATEGY

_______% in the LIMITED RISK STRATEGY

_______% in the CAUTIOUS GROWTH STRATEGY

_______% in the VANGUARD INDEX 500 FUND

_______% in the BLUE CHIP GROWTH STRATEGY

_______% in the AGGRESSIVE GROWTH STRATEGY

100 % TOTAL OF ALL FUNDS

Note: The above percentage should equal 100%.

Also, I hereby authorize the execution, without additional verification, of all transactions initiated through the Voice Response Unit (VRU) using my Personal Identification Number (PIN) and the corresponding debit or credit to my account(s) in the above retirement plan. In consideration for the right to access my account(s) through the VRU, I agree that neither the Plan Administrator, Trustee, nor Retirement Plan Recordkeeper shall be liable for any loss, direct or indirect arising out of or related to, any transaction initiated or attempted through the VRU using my PIN, specifically including any loss or claimed loss by reason of failure of the Voice Response Unit to process any transaction for any reason, including insufficient capacity. I agree to indemnify and hold harmless the Trustee, Plan Administrator, and Retirement Plan Recordkeeper from all such liability. Phone number for changes: 1-888-729-8787.

I select as my Personal Identification Number: ________________

(Use at least 4 numbers)

Date:____________________ Participant Signature:______________________________________

BENEFICIARY DESIGNATION

SE COMPLETE AND RETURN FOR OUR RECORDS

N NAME: ANGLICAN MISSION IN AMERICA DISCRETIONARY CONTRIBUTION AND PENSION PLAN

TICIPANT NAME: ______________________________ (Please Print) SOC. SEC # ______________

MARITAL STATUS: [ ] Single [ ] Married [ ] Separated

RUCTIONS: Use this form to designate the beneficiary(ies) to whom benefits under the Plan are to be paid in the event of your death.

CIAL RULE: If you are married, federal law generally requires that the death benefits from the Plan be paid to your spouse. However, the law does allow you to name a different beneficiary, if your spouse consents, and certain other elections and waivers are made. If you make an election under Section C, you must also complete the SPOUSAL CONSENT Section.

PRIMARY BENEFICIARY

] I AM MARRIED, AND DESIGNATE MY SPOUSE TO RECEIVE ALL DEATH BENEFITS FROM THE PLAN

Spouse's Name Address

[ ] I AM SINGLE, AND DESIGNATE THE FOLLOWING PERSON(S) TO RECEIVE ALL DEATH BENEFITS FROM THE PLAN

Name Address Relationship % Share

[ ] I AM MARRIED, AND DESIGNATE THE FOLLOWING PERSON(S) TO RECEIVE ALL DEATH BENEFITS FROM THE PLAN, IN ACCORDANCE WITH PLAN PROVISIONS.

Name Address Relationship % Share

CONTINGENT BENEFICIARY (IF APPLICABLE)

MY PRIMARY BENEFICIARY(IES) IS (ARE) DECEASED AT MY DEATH, I DESIGNATE THE FOLLOWING AS MY ALTERNATE BENEFICIARY(IES) DER THE TERMS OF THE PLAN.

Name Address Relationship % Share

SPOUSAL CONSENT SECTION

ereby voluntarily consent to the designation made by my spouse, of the beneficiary other than myself, and have read and understand the notice and Waiver the Spousal Death Benefit on the back.. I understand that the effect of such designation and my consent, is that my spouse's death benefit from the Plan ll be paid to someone other than myself.

ouse Signature (Must be witnessed)

[ ] Plan Representative Signature Date

OR

ieck if Applicable:

Subscribed and sworn before me this _____ day of ______________, 20____

[ ] My spouse cannot be located to sign this consent, I will notify the Plan Administrator if my spouse is located.

[ ] Notary Public

My Commission Expires (SEAL)

THIS DESIGNATION REVOKES ALL PRIOR DESIGNATIONS MADE UNDER THE PLAN.

Date Participant Signature

PARTICIPANT ELECTION BOOKLET

I. Election Forms (left side)
   a) Initial Investment Election Form
   b) Beneficiary Designation
   c) Return envelope

II. Plan Information (right side)
   a) Plan Highlights
   b) Summary Plan Descriptions – Pension and Discretionary Contribution Plans
   c) Voice Response Unit and Internet Instructions
   d) Fee Disclosure

III. Investment Management (right side)
   a) General investment information
   b) Specific investment choices
   c) Current investment update

ANGLICAN MISSION IN AMERICA
RETIREMENT PROGRAM
PLAN HIGHLIGHTS

Eligibility Requirements	These programs benefit employees of ANGLICAN MISSION IN AMERICA and any adopting churches. Adopting churches and their employees (meeting the eligibility requirements), are immediately eligible. Employee eligibility consists of working 500 hours per year, age 21, and 12 months of service with the congregation.
Benefits	*Pension Plan*: Annual contribution of 5% of Total Compensation. *Discretionary Contribution Plan:* Annual discretionary contribution up to a maximum of 15% of Total Compensation.
Investment Options	Participants are allowed to choose between six investment options. Option 1: Low Risk Option 2: Limited Risk Option 3: Cautious Growth Option 4 Vanguard Index 500 Option 5 Blue Chip Growth Option 6: Aggressive Growth Investment elections may be changed daily.
Vesting	Benefits are subject to the following vesting schedule:

Years	1	2	3	4
Vested %	25%	50%	75%	100%

	All accounts are fully vested upon death, disability or attainment of the Plan's Normal Retirement age (65).
Distributions and Withdrawals	Benefits are distributed under the following circumstances: Termination of Employment Normal Retirement Date (65) Death or Disability Hardship (Discretionary Contribution Plan only)
Administration, Trustee and Investment Mgmt. Services	**Provided by Glenview State Bank**

PARTICIPANT WEBSITE MAP

WWW.GSB.COM
RETIREMENT PLANNING
CLICK CONTINUE
ENTER SS# AND PIN

MAIN MENU

VIEW YOUR ACCOUNT

TOTAL ACCOUNT BALANCE
SOURCE BALANCE
- Total Balance by Source
- Vested Balance by Source

FUND BALANCE
- Total Balance by Fund for Each Source

INVESTMENT ELECTIONS
- Your Elections by Source

PERSONAL INFORMATION
- Birth, Service and Participation Dates

CHANGE YOUR ACCOUNT

REALIGNMENT
Realign Total Fund Balances based on a specific percentage to be held in a fund(s) after completion of the transfer.
- By Source
- Across all Sources

TRANSFER
Transfer a specified percentage or dollar amount from a fund And allocate 100% of that amount in percents to another fund(s).
- By Source
- Across All Sources

CHANGE INVESTMENT ELECTIONS
- By Source
- Across All Sources

CHANGE YOUR PIN

WITHDRAWAL INFORMATION

AMOUNT AVAILABLE FOR HARDSHIP WITHDRAWAL
(Not available for all plans.)
AFTER TAX WITHDRAWAL

PLANNING

PROJECT FUTURE BALANCES
FUND PERFORMANCE
FUND DESCRIPTIONS

CONTACT US

SEND US AN EMAIL WITH QUESTIONS OR COMMENTS

REVIEW CHANGES

REVIEW ANY PENDING CHANGE REQUESTS

HELP

FURTHER HELP ON HOW TO NAVIGATE THE WEBSITE

EXIT

VOICE RESPONSE UNIT (VRU) INSTRUCTIONS

- Dial 1-888-729-8787
- Press 1 for English, Press 2 for Spanish.
- Enter your nine-digit ***Social Security Number*** followed by the # symbol.
- Enter your ***Personal Identification Number (PIN)*** followed by the # symbol.
  (Please note: You will be locked out after 5 failed attempts)
- Your current total account balance is given.
- Press the ***number*** for one of the ***selections below.***

Detailed Balance Information

Press 1 For information about:

1. Total balances
   1. Total balance by contribution source
   2. Total balance by fund
   3. Total fund balance by contribution source
   4. Total account balance
2. Total vested balances
3. Project future balances

Administer Your Account

Press 2 For information about:

1. Contribution percentages
2. Fund election percentages
   1. Hear your current fund elections
   2. Change your fund election percentages
3. Change Personal Identification Number (PIN)

Fund Transfers

Press 3 For information about:

Choose the number that corresponds with the source(s) you want to change followed by the # symbol.

1. Transfer by realignment
2. Transfer from one fund to others

Please Note:

Due to the time involved in processing fund transfers, your account will not be fully updated until the third business day following the day of the request. The balance of the fund(s) you are moving out of will be reduced on the second day following the transfer, the reinvestment into the new funds will be reflected on the third day.

Loan or Hardship Withdrawal Information

Press 4 For information about:

1. Loan information
   1. Existing loan information
   2. Loan amount available
   3. Model a new loan
2. After-tax withdrawal information

Review Pending Update Requests

Press 5 For information about:

Allows you to review changes you have made to your account before processing them.

Note:

At any time, press *(star) M to return to the main menu.

If you wish to speak with a Participant Services Representative about your employee benefit account, please call (847) 832-0958 to reach Terry Richter between 8:00 a.m. and 5:00 p.m. Central Time.

You can also make changes to your account online at www.gsb.com.

FEE DISCLOSURE

Recurring Administrative Costs:	
Trustee services	None
Bookkeeping -	$1,000+ $25/participant (paid by AMIA)
Enrollment	No additional
Contribution processing	No additional
Election investment processing	No additional
Loan origination	$50 (paid from loan proceeds)
Loan annual maintenance	No additional
Distribution processing	No additional
Individual account maintenance	No additional
Preparation of account statements	No additional
Preparation of Summary Annual Reports	No additional
Compliance -	
Preparation of tax forms	None
Top heavy test	None
415 test	None
Non-discrimination test	None
Consulting	None
Communication Expenses	
Meetings with employees	None
Basic election materials	None
Printed materials on plan features	None
Newsletters	None
Call center	None
Voice Response System	None
Investment Management Fees	
Base fee	.40% (paid by trust)
Wrap fee	None
Annuity fee	None
Additional investment options	None
Expense ratios	(Charged against NAV of fund): Federated Capital Preservation .55% Federated Money Market .45% Vanguard Index 500 .18% Vanguard Specialized Health Care .36% Vanguard U.S. Growth .39% Invesco Strategic Technology 1.17%
Distribution Fees and Commissions	
Front-end loads	None
12b-1 fees	None
Back-end fees	None

INVESTMENT MANAGEMENT

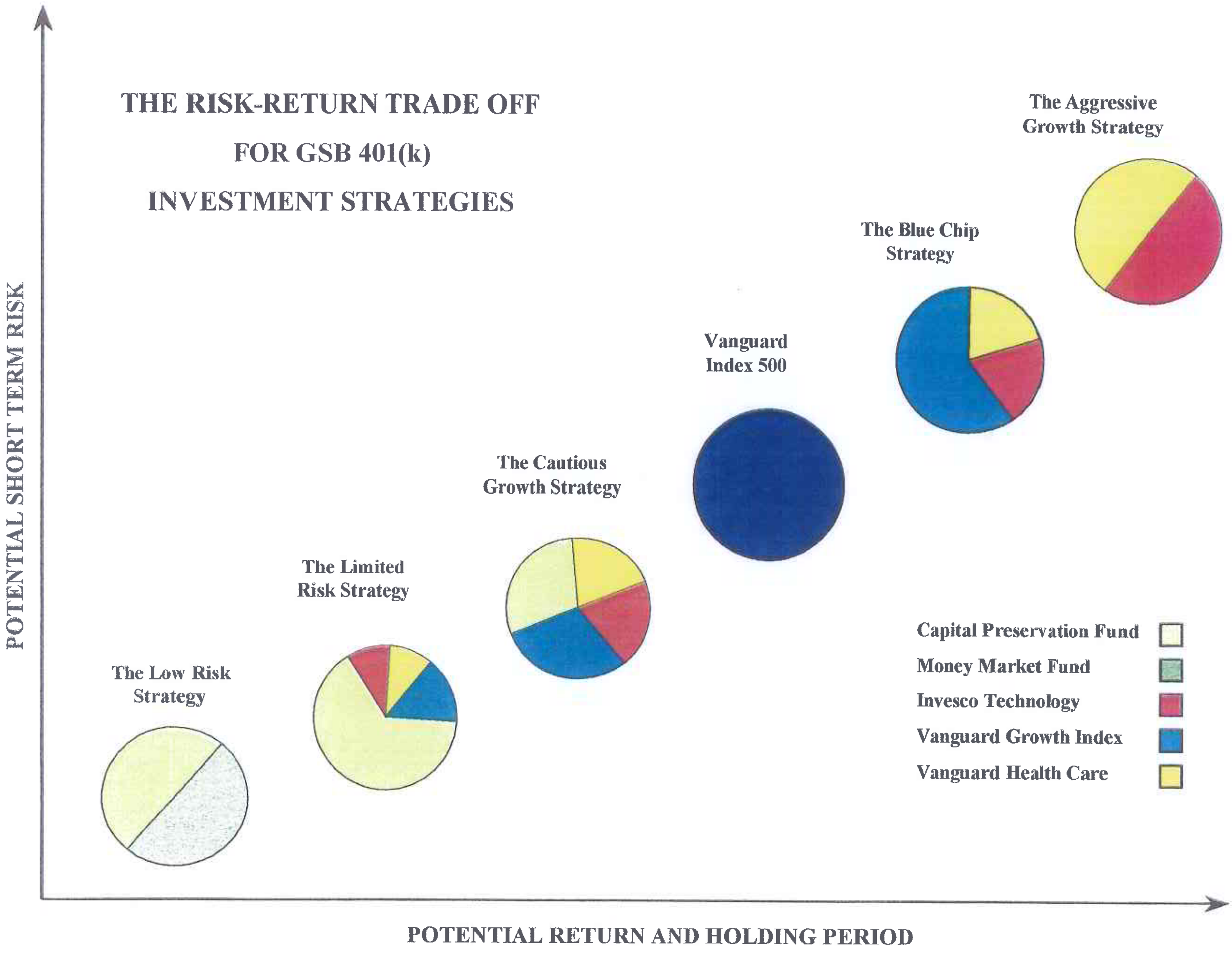
WITH

GLENVIEW STATE BANK

S & P TOTAL RETURN HISTORY

YEAR	RETURN	YEAR	RETURN
2001	<11.8>	1974	<26.3>
2000	<9.1>	1973	<14.7>
1999	+21.0	1972	+19.0
1998	+28.6	1971	+14.2
1997	+33.4	1970	+3.9
1996	+23.0	1969	<8.4>
1995	+37.6	1968	+11.0
1994	+1.3	1967	+23.9
1993	+10.1	1966	<10.0>
1992	+7.6	1965	+12.4
1991	+30.5	1964	+16.3
1990	<3.2>	1963	+22.7
1989	+31.5	1962	<8.7>
1988	+16.6	1961	+26.8
1987	+5.2	1960	+0.4
1986	+18.7	1959	+11.9
1985	+31.7	1958	+43.2
1984	+6.2	1957	<10.8>
1983	+22.5	1956	+6.6
1982	+21.5	1955	+31.4
1981	<4.9>	1954	+52.1
1980	+32.5	1953	<1.1>
1979	+18.3	1952	+18.3
1978	+6.7	1951	+24.0
1977	<7.2>	1950	+31.5
1976	+23.8	1949	+18.6
1975	+37.1	1948	+5.4

THE RISK-RETURN TRADE OFF FOR GSB 401(k) INVESTMENT STRATEGIES



GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT STRATEGIES

The Low Risk Strategy

This strategy is for people who have a low tolerance for risk. You have a low risk tolerance if you might need to spend or borrow against part of your retirement plan balance, any time within the next 0 to 5 years. If that is true for you, then you can't safely invest in common stocks, because the only thing that makes stocks safe is the passage of a long period of time.

Some people do have that long time period to commit to common stocks, but they lack the other vital ingredient of success: patience. The best stocks and the best mutual funds in the world will sometimes fall tremendously in value, and they can stay down for a very worrisome period of time: years, possibly. To succeed with common stock investing, you must have the patience and discipline to ignore such "losses", and stick with your strategy. If you know yourself well enough to suspect that you would be too worried by such losses to stick with your investments, then you should use a low-risk investment option like this one.

Our current investments are approximately as follows. These are only general guidelines for us, rather than a formula to be precisely matched. Remember that we may change this mix as conditions change, but we'll never use common stock funds in this strategy.

50% Federated Capital Preservation Fund
This fund is a collection of "guaranteed investment contracts", which are debt instruments issued by insurance companies. Most of them have maturities of 2 to 5 years, and mostly they change their interest rates once per year.

50% Federated U.S. Treasury Obligations Fund
This money market fund is a collection of U.S. Treasury debt instruments with very short maturities averaging 30 to 90 days.

The return rate on the Capital Preservation Fund moves up or down slowly, as interest rates change in the economy. The Treasury Obligations Fund moves very quickly, as rates change. By combining the two in this way, we're aiming to get the higher returns of the first fund, plus the quicker response to rising rates offered by the second fund.

The past performance of the Low Risk Strategy's "formula" is below. These figures are only useful as illustrations of the relative return rates among Strategies with different risk levels, rather than as guides to future returns.

	Total Returns* For Periods Ending 12/31/01			
	1 Yr.	3 Yrs	5 Yrs	10 Yrs.
GSB Low Risk Strategy	**5.3%**	**5.6%**	**5.6%**	**5.5%**
Comparative Index				
90-day T-Bills	**4.4%**	**5.1%**	**5.2%**	**4.9%**

* Returns are reported without subtracting GSB's investment management fees.

GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT STRATEGIES

Limited Risk Strategy

This strategy is for people who probably won't need to spend or borrow against their retirement balance for at least 5 years, but they still don't want to see the large losses that will sometimes happen with a 100% common stock strategy. (In other words, you have the time and patience needed to succeed with some common stocks, but you would rather not endure the 30% to 40% (or more) losses that can happen when you own 100% stocks.)

In the Limited Risk Strategy we pursue that goal by holding a large "safety cushion" of stable-value investments, about 65% of the total fund. The other 35% or so of the total fund is invested in common stocks, through 3 different funds which generally emphasize the larger technology, drug/medical products, and consumer stocks. (Glenview State Bank believes in the long term growth potential of those three industries.) This blend of safe investments and common stocks means that when stocks fall sharply in value, the Limited Risk Strategy will probably not fall very much. When stocks rise, the Strategy will probably do better than a pure, low-risk strategy.

Our current investments are approximately as follows. These are only general guidelines for us, rather than a formula to be precisely matched. We seldom change these very much, unless there is a dramatic change in one of the fund's management styles.

65%	Federated Capital Preservation Fund
15%	Vanguard Growth Index Fund
10%	Invesco Technology Fund
10%	Vanguard Health Care Fund

The past performance of the Limited Risk Strategy's "formula" is below. These figures are only useful as illustrations of the relative return rates among Strategies with different risk levels, rather than as guides to future returns.

	*Total Returns** For Periods Ending 12/31/01			
	1 Yr.	3 Yrs	5 Yrs	10 Yrs
GSB Limited Risk Strategy	**(9.0)%**	**2.3%**	**7.3%**	**7.4%**
Comparative Indices				
65% 90-day T-Bills	4.4	5.1	5.2	4.9
35% S&P 500 Index	(11.8)	(1.0)	10.7	12.9
Total Blend	**(1.3)%**	**3.0%**	**5.6%**	**7.7%**

* Returns are reported without subtracting GSB's investment management fees.

GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT STRATEGIES

The Cautious Growth Strategy

This Strategy is for people who have a pretty high tolerance for risk. You should be certain that you won't need to use this part of your retirement account during the next 5 years, preferably longer. Also, you should be ready to accept occasional losses with patience and a willingness to stick with the Strategy. This Strategy aims to cut down some of the short-term loss potential of the stock market, while retaining much of its growth potential. We do that by shrinking the size of that stable-value "safety cushion" to about one third of the total fund. That is too small to prevent significant losses, but it's large enough to take some of the sting out of them. The other two-thirds of this Strategy are invested in the same mix of technology, drug/medical product and consumer growth stocks that you saw in the Limited Risk Strategy.

Our current investments are approximately as follows. These are only general guidelines for us; not a formula to be precisely matched. We seldom change these very much, unless there is a dramatic change in fund management style.

30%	Federated Capital Preservation Fund
30%	Vanguard Growth Index Fund
20%	Invesco Technology Fund
20%	Vanguard Health Care Fund

The past performance of the Cautious Growth Strategy's "formula" is below. These figures are only useful as illustrations of the relative return rates among Strategies with different risk levels, rather than as guides to future return

	*Total Returns** For Periods Ending 12/31/01			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
GSB Cautious Growth Strategy	**(7.8)%**	**0.1%**	**9.2%**	**10.4%**
Comparative Indices				
30% 90-day T-Bills	4.4	5.1	5.2	4.9
70% S&P 500 Index	(11.8)	(1.0)	10.7	12.9
Total Blend	**(6.9)%**	**0.8%**	**9.1%**	**10.5%**

* Returns are reported without subtracting GSB's investment management fees.

GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT CHOICES

Vanguard Index 500 Fund

Like any common stock fund, this fund is appropriate only when you will not need to spend or borrow against your retirement balance for at least 5 years, and preferably 10 or more. As usual, patience and the discipline needed to endure big losses without abandoning your strategy are also vital ingredients. The Vanguard Index 500 Fund owns a collection of 500 of the largest companies in the U.S., scattered across all of the major industries in the economy. It is sort of a "cross section of large corporate America." The fund just tries to duplicate the performance of the S&P 500 Index by owning the same companies in the same proportions, regardless of whether those companies are doing well or poorly.

Like any index fund, the managers of the fund are not allowed to use their judgment, to guess which companies or industries might do better or worse in the future. That's one of the reasons many people like this fund. They feel they will be investing in a diversified group of big companies, whose growth should generally reflect the health of the overall market and economy, and they won't be taking the risk that the fund manager might load up on his favorite stock and turn out to be wrong about its prospects.

	*Total Returns** *For Periods Ending 12/31/01*			
	1 Yr.	3 Yrs	5 Yrs	10 Yrs.
Vanguard 500 Index Fund	(12.0)%	(1.1)%	10.6%	12.8%
Comparative Index				
S&P 500 Index	(11.8)%	(1.0)%	10.7%	12.9%

* Returns are reported without subtracting GSB's investment management fees.

GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT STRATEGIES

The Blue Chip Growth Strategy

This Strategy is for people who have a high tolerance for risk. The Strategy owns virtually 100% common stocks, so you should be sure you won't need to use this part of your retirement account for at least 5 years, preferably 10 or more. You should expect occasional losses, sometimes large losses, and have the determination to stick with the Strategy. In this Strategy we use funds which generally invest in larger, financially strong companies operating in our 3 favorite industries: technology, drugs/medical products, and consumer growth. At GSB we believe those 3 sectors will grow faster, in the long run, than any others, so they are the cornerstone of our common stock investment strategies.

Our current investments are approximately as follows. These are only general guidelines for us, rather than a formula to be precisely matched. We seldom change these very much, unless there is a dramatic change in a fund's management style.

60% Vanguard Growth Index Fund. This fund's index, or formula, causes it to generally own 150-200 of the most highly valued stocks from the larger S&P 500 Index. Those stocks, in turn, usually come from industries like technology, health care and consumer growth, which many investors consider able to grow faster than others in the long run.

20% Invesco Technology Fund. This fund specializes in the "technology" sector, using both large and smaller stocks drawn mostly from the communications and computer industries.

20% Vanguard Health Care Fund. This fund specializes in the drug, medical product, and health care industries, with an emphasis on the largest and strongest companies from those groups.

The past performance of the Blue Chip Strategy's "formula" is below. These figures are only useful as illustrations of the relative return rates among Strategies with different risk levels, rather than as guides to future returns.

	*Total Returns** For Periods Ending 12/31/01			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
GSB Blue Chip Growth Strategy	**(29.5)%**	**(1.0)%**	**10.5%**	**11.5%**
Comparative Index				
100% S&P 500 Index	(11.8)%	(1.0)%	10.7%	12.9%

* Returns are reported without subtracting GSB's investment management fees.

GLENVIEW STATE BANK

RETIREMENT PLAN INVESTMENT STRATEGIES

The Aggressive Growth Strategy

This Strategy is for people who have a high tolerance for risk, and are sure they won't need to use this part of their retirement account for at least 5 to 10 years, or more. You should expect occasional large losses and must have the determination to stick with the Strategy. In this Strategy we use only stock funds, and we emphasize the two industries which seem likely, to GSB, to grow fastest and perform best in the next 10 years or more.

Our current investments are approximately as follows. These are only general guidelines for us, not a formula to be precisely matched. We seldom change these very much, unless the style and outlook for a particular fund changes dramatically.

50%	Invesco Technology Fund
50%	Vanguard Health Care Fund

The past performance of the Aggressive Growth Strategy's "formula" is below. These figures are only useful as illustrations of the relative return rates among Strategies with different risk levels, rather than as guides to future returns.

	*Total Returns** For Periods Ending 12/31/01			
	1Yr.	3Yrs.	5 Yrs.	10 Yrs.
GSB Aggressive Growth Strategy	**(26.3)%**	**12.7%**	**17.2%**	**16.9%**
Comparative Index				
100% S&P 500 Index	**(11.8)%**	**(1.0)%**	**10.7%**	**12.9%**

* Please note the fund mix was changed in October 2000.
Returns are reported without subtracting GSB's investment management fees.

INVESTMENT UPDATE

September 30, 2002

STRATEGY	*FUNDS UTILIZED*	*DISCUSSION*	*RESULTS* YTD	2001
Low Risk	50% Federated Capital Preservation Fund 50% Federated U.S. Treasury Obligations Fund	There's not too much new to report here. Shorter-term interest rates are still hovering at or below 2%. There's been some talk recently that the Federal Reserve May actually lower rates one more time (one-quarter percent), but that hardly seems like the answer to a very sluggish economy. The consumer is still spending and corporate profits are slowly beginning to rise. The Fed will wait as long as it can in hopes that its actions over the past 18 months were enough to get the economy rolling again. Expect this strategy to earn at the rate of 3-3.50% in the weeks ahead.	1.12%	5.28%
Limited Risk	65% Federated Capital Preservation Fund 15% Vanguard Growth Index 10% Invesco Technology Fund 10% Vanguard Health Care Fund	This strategy was set-up to provide an investor with some exposure to the stock market for longer-term appreciation potential, but it also maintains a lot of conservative fixed income investments to help cushion the strategy's short-term performance when the stock market gets walloped. That's what this strategy is doing fight now despite the fact it is down just over 6% year-to-date. The stock portion (roughly 35% of its assets) is getting clobbered like everything else these days, but the remaining 65% of its assets are earning in the area of 5%, annually. This strategy remains a very good choice for generally conservative investors interested in doing better than CD-like investments when viewed over the next 5 plus years.	(1.86)%	(8.98)%
Cautious Growth	30% Federated Capital Preservation Fund 30% Vanguard Growth Index 20% Invesco Technology Fund 20% Vanguard Health Care Fund	This strategy is just the reverse image of the Limited Risk strategy. Here, 65% of its assets are invested in the same large company stocks found within Limited Risk, with the remaining 35% invested in the same conservative fixed income investments. The much heavier exposure to common stocks means this strategy will be a lot more volatile, but also positions the strategy to perform significantly better when the stock market improves. Discipline and patience are a must.	(5.41)%	(7.81)%
Vanguard Index 500	100% Vanguard Index 500 Fund	The performance of this stock index fund says a lot for how difficult a place the stock market has been over the past 2-3 years. The fund Mirrors the performance of the 500 largest company stocks' price performance on a day-to-day basis. The fund is down over 19% in 2002 through August 31st, and about 37% (unannualized) from the market's peak in early 2000. No wonder it feels so bad. That being said it still remains an excellent choice for that portion of your retirement balances that can be invested for a minimum 5-10 year holding period. If there is one thing a bear market teaches (or reinforces) is stocks are very long-term investments. Only those who stick with them for many years are likely to be rewarded at the end of the ride.	(5.85)%	(11.98)%
Blue Chip Growth	60% Vanguard Growth Index 20% Invesco Technology Fund 20% Vanguard Health Care Fund	The bear market in common stocks continues. Technology stocks have been among the hardest hit, and their performance has been the chief reason this stock strategy has fallen behind the market averages the past several months. Our health care and consumer growth stocks have held up much better, but that's of little consolation to participants. We still feel very comfortable with the long-term outlook for our favored growth companies notwithstanding their recent stock performance. The damage this bear market has done to stock prices over the past 2 ½ years has been severe enough that any participant who has at least 5 (or better yet 10) years left before having to spend some of their retirement balances should consider buying into this strategy at today's prices.	(8.29)%	(29.49)%
Aggressive Growth	50% Invesco Technology Fund 50% Vanguard Health Care Fund	This stock strategy invests half its assets in technology and half in health-care related stocks. It's performance has been dominated by the bloodbath tech stocks have been through since hitting their peak back in March 2000. hindsight being 20/20 indicates that stock valuations (particularly tech) were ridiculously high then. Isn't it funny how it's so clear now but it wasn't at the time? What is clear today is that research and development at technology and health care companies is still happening at a healthy pace today despite the muddied short-term outlook that ought to pay off in the months and years ahead. It is also very possible that looking back a few short years from now might show today's stock prices were a great buying opportunity for those who could afford to wait out the market's rebound. That won't be crystal clear until well after the fact either.	(8.80)%	(26.26)%