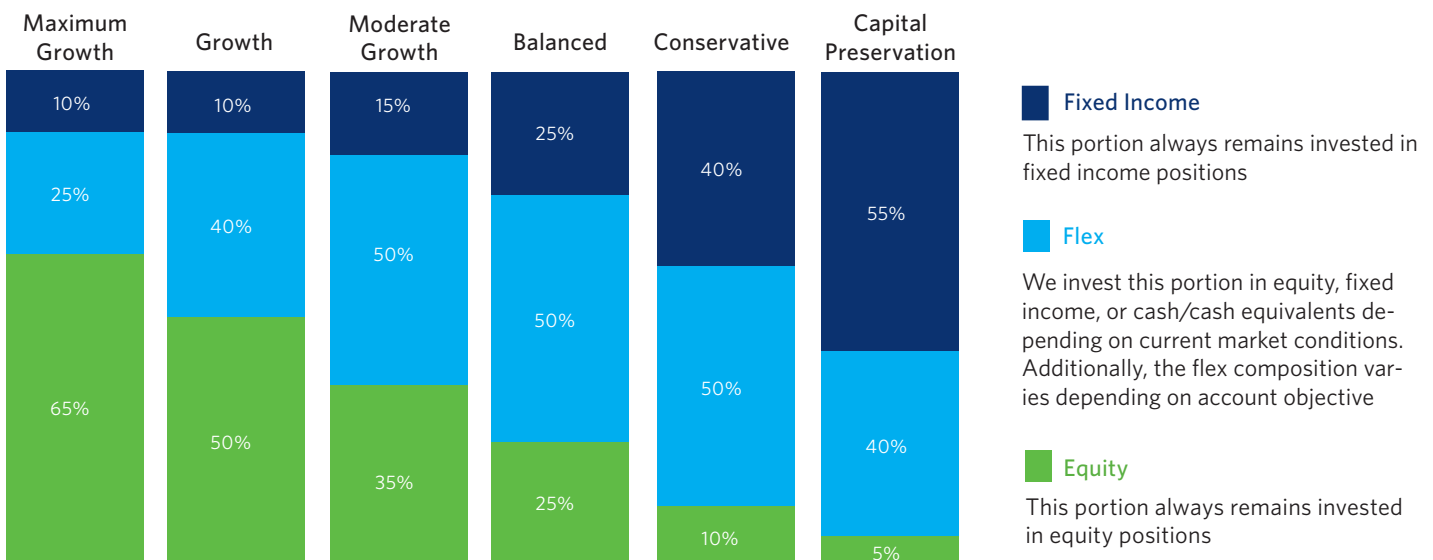


Stadion Risk-Based Collective Investment Trust Series

Sponsored by Benefit Trust Company

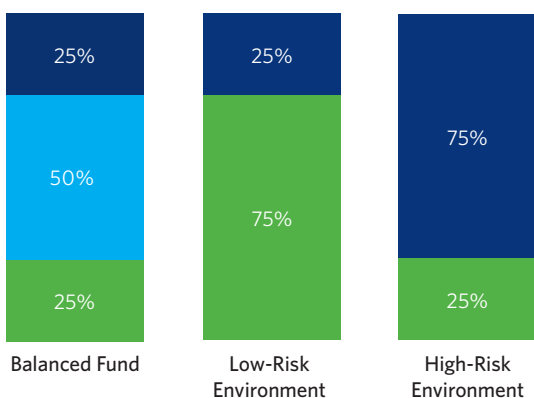
Stadion Money Management, LLC (Stadion) is the sub-advisor to the series. Since the early '90s, Stadion has managed assets for a wide range of clients, including individual investors, trust accounts and qualified retirement plans. Stadion utilizes exchange traded funds (ETFs) within a tactical asset allocation strategy. Benefit Trust Company (BTC) is the Trustee of the Stadion Risk-Based Fund Series. BTC created and administers the Stadion Risk-Based Fund Series which are collective investment funds. BTC is responsible for evaluating and selecting the Fund's advisor. As the trustee, BTC is a fiduciary for the trust.

The charts below demonstrate Stadion's investment strategy. Stadion actively manages the light blue "Flex" portion of the fund between equity investments, fixed income investments and cash, depending on the state of the market as assessed by our investment model.



The allocated percentages are approximate and may change based on market conditions.

A Closer Look: Balanced Fund Expanded



Low Risk Market Environment

When Stadion's investment model indicates a low risk market environment, Stadion can move the entire Flex portion of the portfolio into equities in an attempt to capture gains in the market.

High Risk Market Environment

When risk levels are high, we can take the entire Flex portion to cash and fixed income positions in an attempt to avoid losses as much as possible.

Stadion Risk-Based CIT Series Details

	Class	Ticker	CUSIP	Annual Operating Expense	Inception Date
Stadion Maximum Growth Fund	Class 1	BSRX1	461647646	0.81%	Pending Initial Funding
	Class 2	BSRX2	461647638	1.11%	Pending Initial Funding
	Class 3	BSRX3	461647620	1.31%	Pending Initial Funding
Stadion Growth Fund	Class 1	BSRG1	461646382	0.81%	1/7/2014
	Class 2	BSRG2	461646374	1.11%	7/20/2010
	Class 3	BSRG3	461646366	1.31%	Pending Initial Funding
Stadion Moderate Growth Fund	Class 1	BSRM1	461646358	0.81%	7/1/2010
	Class 2	BSRM2	461646341	1.11%	7/20/2010
	Class 3	BSRM3	461646333	1.31%	Pending Initial Funding
Stadion Balanced Fund	Class 1	BSRB1	461646325	0.80%	1/10/2014
	Class 2	BSRB2	461646317	1.10%	9/13/2013
	Class 3	BSRB3	461646291	1.30%	Pending Initial Funding
Stadion Conservative Fund	Class 1	BSRC1	461646283	0.80%	7/1/2010
	Class 2	BSRC2	461646275	1.10%	1/22/2014
	Class 3	BSRC3	461646267	1.30%	Pending Initial Funding
Stadion Capital Preservation Fund	Class 1	BSRP1	461646259	0.81%	9/15/2011
	Class 2	BSRP2	461646242	1.11%	12/17/2013
	Class 3	BSRP3	461646234	1.31%	Pending Initial Funding

The Stadion Risk-Based Collective Investment Trust Series are funds that are Collective Investment Trusts (CIT) created by Benefit Trust Company and administered by Benefit Trust Company, as trustee. Its shares are not deposits of Benefit Trust Company and are not insured by the FDIC or any other agency. The CIT is not a mutual fund. The CIT is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. Past performance does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. This material should not be viewed as advice or recommendations with respect to asset allocation or any particular investment. Before investing in any investment portfolio, the client and financial professional should carefully consider client investment objective, time horizon, risk tolerance, and fees.

Stadion Risk-Based CITs utilize Equity, Fixed Income and Tactical (Tactical is also referred to as "Flex") allocations that differ based on risk objective. Stadion actively manages the "Flex" portion of the fund between equity investments, fixed income investments and cash, depending on the state of the market as assessed by its investment model. This means that there may be times when either the Equity or Fixed Income Allocation will be over-weighted within the portfolio. As the fund objective becomes more conservative, the Equity and Flex allocations decrease, while the Fixed Income allocation increases.

Stadion utilizes ETFs as the primary underlying investment vehicle in the CITs. ETFs are suited for the tactical asset allocation strategy used by Stadion due to the vast market segments they allow us to invest in as well as improved transparency, liquidity and lower expense ratios when compared to Mutual Funds. There are additional costs and potential risks associated with investing in domestic and international Exchange-traded Funds (ETFs). The strategic allocation becomes more risk averse as the risk tolerance of each fund becomes more conservative.