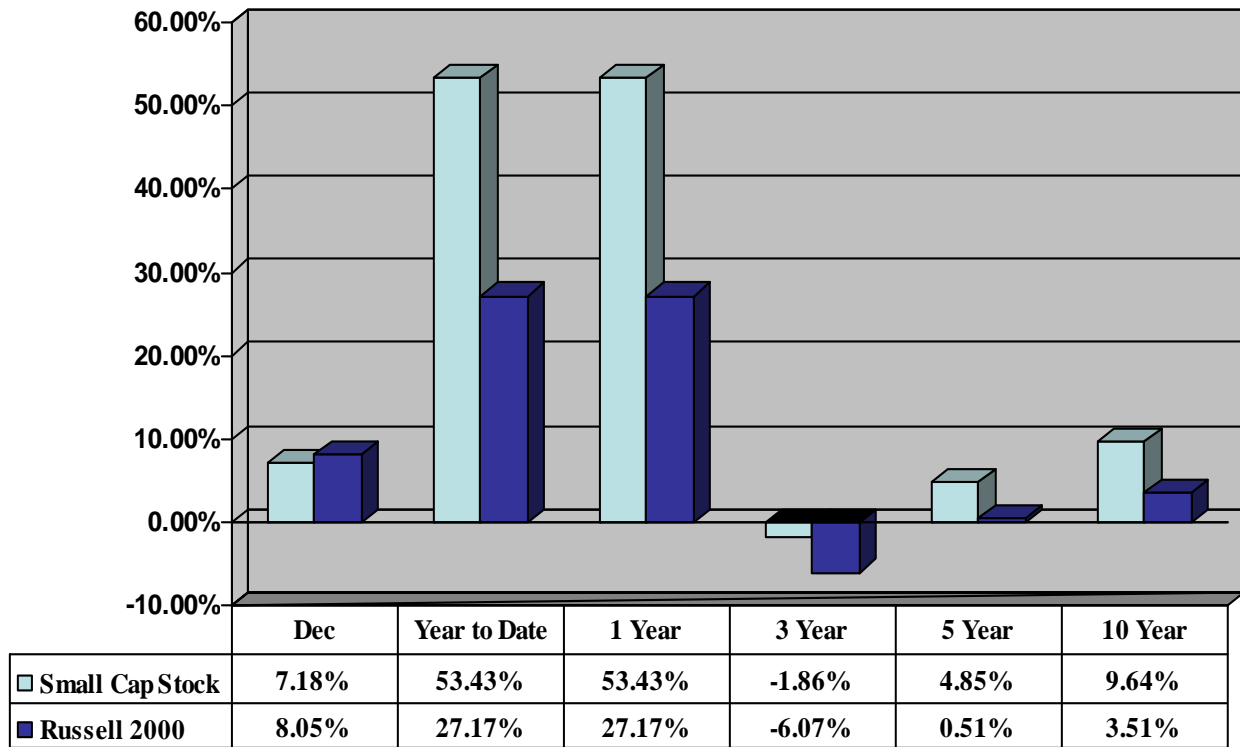


Small Cap Stock Portfolio versus Russell 2000



Past Performance does not guarantee future results. Manager returns are shown net of fees. From December 2001 to present is the actual performance of the Church of God Benefits Board Ministers Retirement Plan. From June 2000 to inception represents a composite of multiple accounts not related to the Church of God Benefits Board, Inc. The small cap stock portfolio's inception is December 1992. Performance results are time-weighted rates of return. Cash flows into the master account may cause variation of returns.

Note: 1,3,5, and 10 year performance is ending December 2009

