

# NAPUS PARTICIPANT ENROLLMENT FORM – FIXED ACCOUNT

## Member

Name: \_\_\_\_\_ Gender:  Male  Female

Social Security Number: \_\_\_\_\_ DOB: \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_ (Home) \_\_\_\_\_ (Work)

Primary Beneficiary: \_\_\_\_\_

Contingent Beneficiary: \_\_\_\_\_

## Spouse

Name: \_\_\_\_\_ Gender:  Male  Female

Social Security Number: \_\_\_\_\_ DOB: \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_ (Home) \_\_\_\_\_ (Work)

Primary Beneficiary: \_\_\_\_\_

Contingent Beneficiary: \_\_\_\_\_

## Funding Account

### IRA

**Member**

**Spouse**

#### Traditional

Amount Tax Year

Amount Tax Year

Regular Contribution \$ \_\_\_\_\_

\$ \_\_\_\_\_

Rollover \$ \_\_\_\_\_ N/A

\_\_\_\_\_ N/A

#### Roth

Regular Contribution \$ \_\_\_\_\_

\$ \_\_\_\_\_

Rollover (Roth to Roth) \$ \_\_\_\_\_ N/A

\$ \_\_\_\_\_ N/A

#### **Non-Qualified Deferred Annuity**

\$ \_\_\_\_\_ N/A

\$ \_\_\_\_\_ N/A

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Administrator's Signature: \_\_\_\_\_

(Authorized Signature)

**Yes, I would like more information about the Oppenheimer Funds Investment Options.**

## Questions?

**Call the Plan Administrator (IPC) 1-800-368-3515**

**Mail to: NAPUS Supplemental Retirement Plan – P.O. Box 2899, Virginia Beach, Virginia 23450**

**Make checks payable to NAPUS-SRP**

## NOW OFFERING IRA INVESTMENT OPTIONS

In addition to the fixed rate guarantee there are Oppenheimer Mutual Funds Investment Options.

Over the years, Mass Benefit Consultants, Inc. and Independent Coordinators, Inc. have teamed with NAPUS to provide an enhanced benefit program to NAPUS members and their families. Get a prospectus of each fund with more complete information about charges, expenses and risks. Be sure to read it carefully before you invest or send money.

*If you are interested in receiving more information more about this investment option check Yes at the bottom of the form on the back of this page or call 1-800-221-3083.*

### OPPENHEIMER GLOBAL FUND

**Opportunities Without Borders** In today's global economy, some of the best investment opportunities -along with roughly 65% of the world's stock market - lie outside of the U.S. This Fund is designed to seek out the strongest investment ideas in both domestic and international markets.

Morningstar Rating <sup>1</sup> as of 11/30/06



Class A shares rated 4 stars overall by Morningstar Mutual Funds among 422 World Stock Funds (based on risk-adjusted performance) for the combined 3-, 5-, and 10-year periods ended 11/30/2006.

### OPPENHEIMER CAPITAL APPRECIATION FUND

**Growth Stocks for High Return Potential** Growth stocks play a vital role in portfolios focused on the long-term. Earnings compounded over time can be a powerful source of capital appreciation. We look to identify high-quality, large-cap growth companies that have the potential for sustainable growth rates and solid investment returns over the next 3 to 5 years.

Morningstar Rating <sup>1</sup> as of 11/30/06



Class A shares rated 3 stars overall by Morningstar Mutual Funds among 1400 Large Growth Stock Funds (based on risk-adjusted performance) for the combined 3-, 5-, and 10-year periods ended 11/30/2006.

### OPPENHEIMER MAIN STREET FUND

**A Strong Portfolio Starts with a Strong Foundation** The Fund invests in the stocks of larger, proven businesses, which are often leaders in their industries. This approach allows the Fund to form the foundation of a well balanced portfolio.

Morningstar Rating <sup>1</sup> as of 11/30/06



Class A shares rated 3 stars overall by Morningstar Mutual Funds among 1556 Large Blend Stock Funds (based on risk-adjusted performance) for the combined 3-, 5-, and 10-year periods ended 11/30/2006.

### OPPENHEIMER QUEST BALANCED FUND

**Intrinsic Value Approach** Not every cheap stock represents value - a stock can be cheap for a reason. So, our approach relies on intensive research to assess a company's intrinsic value. We try to invest in stocks of well established businesses that are trading at steep discounts to our evaluation of their worth.

Morningstar Rating <sup>1</sup> as of 11/30/06



Class A shares rated 3 stars overall by Morningstar Mutual Funds among 805 Moderate Allocation Funds (based on risk-adjusted performance) for the combined 3-, 5-, and 10-year periods ended 11/30/2006.

### OPPENHEIMER CORE BOND FUND

**A Core Bond Fund Holding** The Fund invests primarily in higher credit quality corporate bonds as well as government securities seeking solid income and return potential. With broad exposure to the U.S. bond market, it may also be a strong vehicle for investors seeking diversification to buffer the volatility of more aggressive investments.

Morningstar Rating <sup>1</sup> as of 11/30/06



Class A shares rated 2 stars overall by Morningstar Mutual Funds among 949 Intermediate Term Bond Funds (based on risk-adjusted performance) for the combined 3-, 5-, and 10-year periods ended 11/30/2006.

### OPPENHEIMER MONEY MARKET FUND, INC.

The Fund is a money market mutual fund that seeks the maximum current income that is consistent with stability of principal. The Fund seeks to achieve this objective by investing in "money market" securities meeting specific credit quality standards.

<sup>1</sup> For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Oppenheimer Global Fund was rated against the following numbers of U.S.-domiciled World Stock funds over the following time periods ended 11/30/2006: 422 funds in the last three years, 333 funds in the last five years, and 158 funds in the last ten years. With respect to these World Stock funds, Oppenheimer Global Fund received a Morningstar Rating of 3 stars, 3 stars, and 4 stars for the three-, five-, and ten-year periods, respectively.

Oppenheimer Capital Appreciation Fund was rated against the following numbers of U.S.-domiciled Large Growth funds over the following time periods ended 11/30/2006: 1400 funds in the last three years, 1100 funds in the last five years, and 425 funds in the last ten years. With respect to these Large Growth funds, Oppenheimer Global Fund received a Morningstar Rating of 2 stars, 3 stars, and 4 stars for the three-, five-, and ten-year periods, respectively.

Oppenheimer Main Street Fund was rated against the following numbers of U.S.-domiciled Large Blend funds over the following time periods ended 11/30/2006: 1556 funds in the last three years, 1222 funds in the last five years, and 497 funds in the last ten years. With respect to these Large Blend funds, Oppenheimer Main Street Fund received a Morningstar Rating of 2 stars, 3 stars, and 3 stars for the three-, five-, and ten-year periods, respectively.

Oppenheimer Quest Balanced Fund was rated against the following numbers of U.S.-domiciled Moderate Allocation funds over the following time periods ended 11/30/2006: 805 funds in the last three years, 618 funds in the last five years, and 326 funds in the last ten years. With respect to these Moderate Allocation funds, Oppenheimer Quest Balanced Fund received a Morningstar Rating of 2 stars, 1 star, and 4 stars for the three-, five-, and ten-year periods, respectively.

Oppenheimer Core Bond Fund was rated against the following numbers of U.S.-domiciled Intermediate-Term Bond funds over the following time periods ended 11/30/2006: 949 funds in the last three years, 749 funds in the last five years, and 363 funds in the last ten years. With respect to these Intermediate-Term Bond funds, Oppenheimer Core Bond Fund received a Morningstar Rating of 2 stars, 3 stars, and 2 stars for the three-, five-, and ten-year periods, respectively.

Morningstar Rating is for the A share class only; other classes may have different performance characteristics. Past performance is no guarantee of future results.

Shares of Oppenheimer funds are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested.

Before investing in any of the Oppenheimer funds, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other information about the funds. You may download and view a prospectus now, or to obtain one, ask your financial advisor or call OppenheimerFunds Distributor, Inc. at 1.800.525.7048. Read prospectuses carefully before investing.

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