

CONVERGE RETIREMENT PLAN
2002 S. Arlington Heights Road
Arlington Heights, IL 60005
Phone: (877) 482-6882

**CONVERGE CORNERSTONE FUND RETIREMENT ADVANTAGE CERTIFICATE
DISCLOSURE FORM**

Converge Cornerstone Fund Retirement Advantage Certificate Option

This option allows participants to invest in an adjustable interest rate Investment Certificate with Converge Cornerstone Fund ("CSF"). The rate can be adjusted by CSF periodically. CSF provides real estate loans to Converge Worldwide affiliated churches and ministries, so in addition to earning a competitive rate of interest and providing for capital preservation, your investment dollars in this option will also help expand Converge ministries. There are no fees paid by the participants on the dollars invested in this option. Prospective investors should refer to CSF's current Offering Circular for risk factors and other information needed to make an informed investment decision. The Offering Circular and current interest rate information is available at www.cornerstonetoday.org.

I understand that the Converge Retirement Plan permits me to invest a portion of my Converge Retirement Plan Defined Contribution Account Balance in the CSF Retirement Advantage Certificate. Converge Retirement Plan has not offered or given me investment advice regarding my selection nor will the Converge Retirement Plan be responsible for any gain or loss that may result from my investment selection.

I acknowledge that this paragraph informs me that there is a close affiliate relationship between CSF and Converge Worldwide. CSF is affiliated with Converge Worldwide through common religious purposes and goals, and uses the proceeds from its investment certificates (which will include the CSF Retirement Advantage Certificate) primarily to make loans to Converge Worldwide organizations.

Participant Information:

Participant Account Number: _____

Name: _____

Signature Section:

I have read the Converge Cornerstone Fund Advantage Certificate Disclosure Form and understand and accept full responsibility for the risks associated in investing in the Converge Cornerstone Fund Retirement Advantage Certificate.

Participant Signature

Date

Spouse Signature

Date