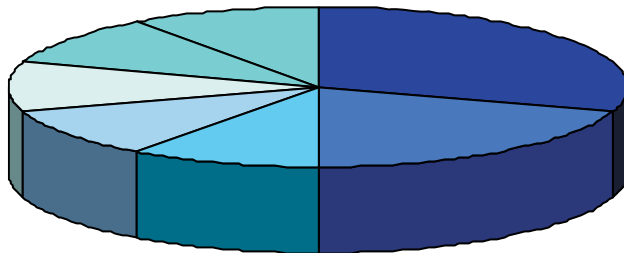


MODEL PORTFOLIOS

To assist the participant, who may be uncertain as to how to invest their savings, we offer the following Model Portfolios. Each portfolio carries its own degree of risk. Use the portfolio descriptions below to assist you in selecting options which will satisfy your person financial objectives.

Conservative Long-Term

Option N

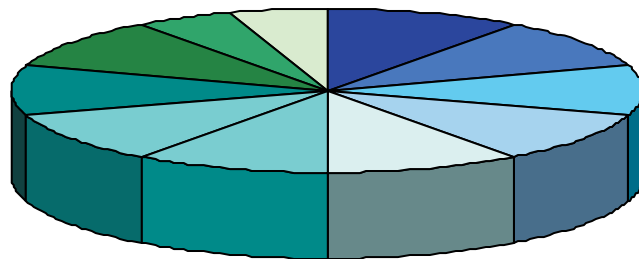


- 30% - North Shore Bank CD
- 20% - TAP Stock Index
- 10% - Federated Total Return Bond
- 10% - TAP Large Growth
- 10% - TAP Large Core
- 10% - BlackRock Equity Dividend
- 10% - American Funds Fundamental

- 10% - North Shore Bank CD
- 10% - TAP Stock Index
- 10% - Federated Total Return Bond
- 10% - TAP Large Growth
- 10% - EuroPacific Growth
- 10% - TAP Mid Value
- 10% - Janus Triton R
- 10% - MFS Mid Cap Growth R3
- 10% - Heartland Value Plus
- 5% - BlackRock Equity Dividend
- 5% - American Funds Fundamental

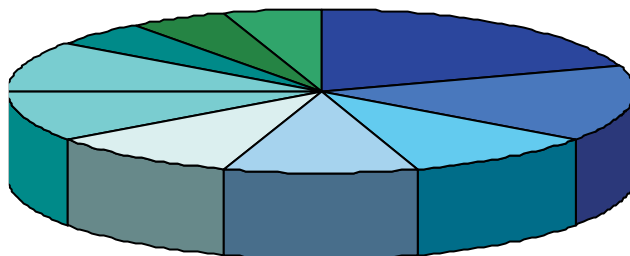
Moderate Long-Term

Option O



Aggressive Long-Term

Option P



- 20% - EuroPacific Growth
- 15% - TAP Large Growth
- 10% - TAP Mid Value
- 10% - Janus Triton R
- 10% - TAP Stock Index
- 10% - MFS Mid Cap Growth R3
- 10% - Heartland Value Plus
- 5% - TAP Large Core
- 5% - BlackRock Equity Dividend
- 5% - American Funds Fundamental



NORTH SHORE BANK

The Bank of You

All mutual fund investment options provided within this plan are: not insured by the FDIC or any other agency of the United States or the bank; are not deposits or other obligations of the institution and are not guaranteed by North Shore Bank; and are subject to investment risks, including loss of principal. Neither the EMPLOYER nor North Shore Bank can provide any level of assurance that these funds will perform in a specific manner