

Manage Your Retirement Planning Anytime, Anywhere

OnlineAccess and VoiceResponse provide round-the-clock access to your retirement plan. Check on your account, request information and even make changes to selected options. You save time and get comprehensive, up-to-date details on your daily plan. You will use the same Personal Identification Number (PIN) whether you use the phone or the Internet.

OnlineAccess and VoiceResponse allow you to

■
Inquire about your account balance.

■
Review your current investment elections and change your future elections.

■
Transfer balances between investments.

■
Access performance information results on investment funds.

■
Request paperwork to initiate withdrawals from your account balance.[†]

■
Inquire about existing loans and request applications for new loans.[†]

■
Request account balance statements and other forms.

[†]If allowed by your plan.

For a more complete listing of options, please refer to the menus in this brochure

What You Need to use OnlineAccess

- A computer with a modem and Internet access with 128-bit encryption
- Your Social Security Number
- Your Personal Identification Number (PIN)
- The address to access your company's dedicated Website, which is printed in your PIN letter.

Write in your company's Website address for OnlineAccess:

What You Need to use VoiceResponse

- A touch-tone telephone
- Your Social Security Number
- Your Personal Identification Number (PIN)

If you have a rotary phone, you will need to call your Customer Service at 800-000-0000 Monday through Friday between 8:00 a.m. and 6:00 p.m. (Central time), excluding bank holidays.

A letter containing your initial PIN and phone number will be mailed to you. If you lose or forget your PIN code, you will need to call a Customer service representative

Your PIN Must be Kept Confidential

After you receive your user ID and Personal Identification Number (PIN) in the mail, please keep it confidential. By using your PIN to access your information, you are authorizing our provider to process any transactions that you, or anyone who acquires your PIN, may request. Your PIN has the same effect as authorizing a transaction with your signature, so please do not lose it or share it.

If you lose your PIN or need help with it, please call your Account Administrator at 800-000-0000 Monday through Friday from 8:30 a.m. to 5:00 p.m. Central time.

Lost Your PIN or Need Assistance?

Call
800-000-0000
Monday – Friday
8:00 a.m. – 6:00 p.m.

401(k) Plan Services

P.O. Box 0000
Kansas City, Missouri 64000-0000

web.com

[†]“OnlineAccess” and “VoiceResponse” are fictitious.

OnlineAccess and VoiceResponse



Logon to OnlineAccess

Enter the Website address listed in your PIN letter and press “enter”. At the logon screen, enter your Social Security Number, then your 4-digit PIN. Once you are logged in, you will need to read information about using OnlineAccess and click “yes” to accept these terms. The next screen will welcome you to OnlineAccess.

Navigating OnlineAccess

Use the following buttons to navigate this site. Your choices are:

- Account Inquiry for information about your retirement plan account.
- Request Changes to make changes in your retirement plan account or to request a statement of account.
- Information for current investment performance and prices.
- Log Off when you are finished.

Note: Not all features will be available to all plans.

After you select one of the navigation buttons, you will see links on the left directing you to different functions. Once you select a link, the screens will direct you to continue until a function is complete.

Account Inquiry

If you select Account Inquiry, you will be on the “Balance Information” screen. You may select from the following links:

- Balances – By both Investment and Source.
- Summary – Current balance and personal information such as name, birth date, hire date, entry date and your current address.
- Loans† – Balances and current payment information.
- Elections – Choices and current fund election percentages.
- Contribution Rates (If available from your company.) – Percentages are shown.
- Amounts Available – Loan and withdrawal types and amounts available

Request Changes

When making changes to your account online, be sure to wait for a confirmation number and print out that screen as a record of your changes.

- Pending Transactions – Will show the pending changes and confirmation numbers OR “There are no pending requests.”
- Transfers – Interfund transfers or account realignments.

An *interfund transfer* enables you to make a transfer from a single investment and redistribute it across multiple investments.

A *balance realignment transfer* takes all of your existing investments and redistributes them according to the percentages you indicate.**

- Election Changes – Choices and your current fund election percentages. The total of percentages you enter must equal 100%.*
- Loan Modeling† – Model a Standard or Residential loan to calculate payments for amount borrowed.
- Request Forms – Order forms to be mailed to you.
- Change PIN – Select your own 4-digit number.

Information

Conveniently check current Investment prices and performances.

- Investment Prices -Current and prior share prices for all funds in the plan. To see a previous price, input the date (MMDDCCYY) into the price date field and click “Refresh”.
- Investment Performance Menu - Investment performance for all plan funds over the last 12 months.

How to Access VoiceResponse - 800-000-0000

VoiceResponse is easy to use. Call 800-000-0000 and you will hear a greeting welcoming you to VoiceResponse. Enter your Social Security Number and then your four-digit PIN. After entering your PIN, the main menu will be available to you. VoiceResponse will prompt you to request the menu option you want and then transfer you to that option.

You may have information repeated, if you wish. If you hit an invalid key, the system will ask you to try again. If you select an option that is not available to your plan, the system will voice “invalid entry” and return you to the Main Menu. When you are finished, hang up to end the call.

Call 800-000-0000 Monday through Friday from 8:30 a.m. to 5:00 p.m. (Central time), excluding holidays, or press “0” anytime during a VoiceResponse call to reach a Customer Service Representative.

Navigating BenefitLine

Main Menu

1 Personal Account Information

2 Request Account Changes

3 Request a Statement or Form

4 Change your PIN

5 Investment Performance Price Information

1 Account Balance Information

2 Investment Election Information

4 Loan Information†

5 Withdrawal Information†

1 Account Balance Transfers

2 Investment Election Percentage Changes*

4 Loan Changes and Modeling†

1 Hear Investment performance and price information

- 1 Transfer money between investments
- 2 Balance by investment
- 3 Balance by source

- 1 Follow the system instructions

- 1 to request paperwork to initiate a withdrawal

- 1 Interfund transfer

An interfund transfer enables you to make a transfer from a single investment and redistribute it across multiple investments. Follow the voice prompts to make a fund transfer.

- 2 Balance realignment**

A balance realignment transfer takes all of your existing investments and redistributes them according to the percentages you indicate. Follow the voice prompts to change the investment percentages.

- 1 Standard Loan Modeling
- 2 Residential Loan Modeling

Global Menu

May be used throughout the call

- 7 Repeat your Menu choices
- 8 Return to the Previous Menu
- 9 To End this Call
- 0 Reach Customer Service

* You also need to change Investment Election Percentages if you wish these changes to take place for future contributions.

** If you wish these changes to take place in your existing balances, you will also need to perform Account Balance Transfers.

† Some options may not be available to your plan. If you press a key from the Main or Secondary Menus and the option is not available, VoiceResponse will voice that you have selected an “invalid entry” and return you to the Main Menu.