A Guide to Managing Your Retirement Plan

retirement FOCUS

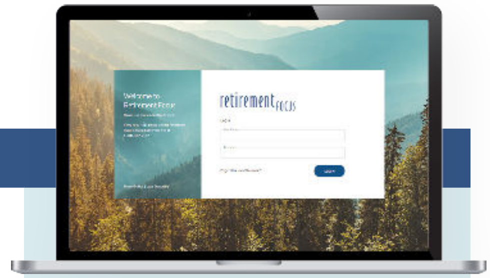
As a participant in your employer's retirement plan, you have access to Retirement Focus—a customer service center that allows you to manage your retirement plan account online or over the phone.

This brochure will help you understand the functionality and enhancements available to you with Retirement Focus. It also provides step-by-step navigation instructions to perform some of the most commonly used functionality on the website.

Retirement Focus Features

Understanding how to save and invest for retirement isn't always easy. But it doesn't have to be overwhelming. With Retirement Focus, you have tools available to help you:

- Assess your risk tolerance and create a savings strategy based on your individual situation
- Access your account **24 hours a day** to make a change to your account
- Understand how certain decisions – like taking a loan or saving pre-tax or after-tax can; impact your situation



RetirementFocus.com

Make Account Changes	Make changes to your retirement plan account such as: your future investment elections, how your current account balance is invested, and the amount you contribute to your retirement plan.
Model Your Performance	Know how your investments are performing with just a few clicks. You can choose a specific period of time to see the personal rate of return of your account balance.
Future Focus	Future Focus helps you build your personalized plan to save for retirement and includes advanced retirement modeling software that helps you understand: • Your risk tolerance • Your total retirement savings • How likely you are of reaching your retirement income goals
Investment Information	Review the investment objective, performance, and fees of the funds available in your retirement plan by accessing their Fact Sheet.

1. Go to **RetirementFocus.com**
2. Login to the website with your User Name and Password. Initial user name is social security number (no dashes) and initial password is date of birth (MMDDYY format)
3. Secure your account with two-factor authentication

Retirement Focus Service Center

Availability	Team members are available Monday through Friday from 8 a.m. to 8 p.m EST during normal business days.

1.888.917.7107

Press **1** for your retirement plan account

Account Summary

Click *Source Summary* to review your retirement plan account balance by source. Depending on your employer's plan, you may see how much of your account balance is made up of salary deferrals, employer contributions, or rollover contributions from a plan in which you previously participated.

Like Source Summary, clicking *Investment Summary* displays your account balance according to the investment choices you have elected.

You can update your security information for login by viewing the *Manage My Account* screen.

Click *Participant Summary* to opt-in to receive electronic statements.

Change Your Account

Future Investment Elections

To change the way your future contributions are invested in your retirement plan, click *Future Investment Elections*. You will see a listing of the funds or portfolios that are available in your retirement plan. Enter a percentage in the row of the funds in which you want your future contributions invested in the **New %** column. Keep in mind, the total of your entries must add up to 100%. When you are finished, click *Submit*.

Realign Investments

To change the way your entire retirement plan account balance is invested, click the *Realign Investments* link. You choose the percentage of your account balance you wish to be invested in a specific fund or portfolio by entering the percentage in the **New %** column. Keep in mind, the total of your entries must add up to 100%. When you are finished, click *Submit Realignment*.

Deferral Rate

You may have the ability to change the amount of your contributions to your retirement plan through Retirement Focus. Click *Deferral Rate* from the top navigation menu. Choose the deferral type from the drop-down menu, then click *Change Deferral Rate/Amount*. Enter the new value in the box and click *Submit*.

Plan Your Future

Future Focus

Future Focus can help you build your retirement savings strategy by helping you understand how much retirement income you have today, your retirement income goals, and estimating how much you need to save to reach your goals.

To begin setting your strategy, click *Future Focus* from the top navigation menu. Next, click on the links under **Strategy Builder** or **Learn More** to begin your planning.

Plan Resources

Investment Performance

RetirementFocus.com provides you with information on each of the funds in your retirement plan account, including the category of the fund, the fund's performance history, and the Fund Fact sheet with a summary of major characteristics.

Personal Performance

My Performance

You can model the performance of your retirement plan account, including your personal rate of return, the growth of your account balance, and the activity in your account. Click *My Performance* for a snapshot of this information.

Click the tabs at the top of the screen and use the drop-down menus to see specific analyses about your retirement plan account.

Documents and Notices

Important documents and notices are posted for your review. Please review to keep informed on plan provisions and your options as a participant.