

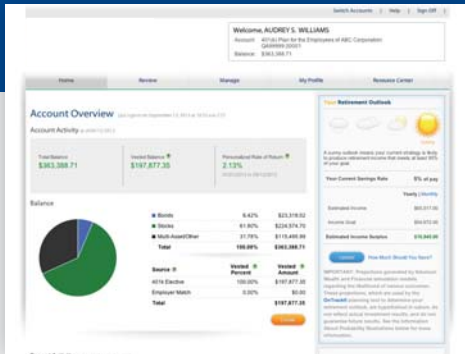
Easy access to your account

Your plan website is the first step for anything you want to know about your account. Use it to sign in to your account, find information about your retirement plan benefits, and learn more about saving for your future.

www.bencorplans.com

First-Time Users

- Select “Participant Log On.”
- Click “Get Started.”
- Follow the instructions to establish a customer ID and password.



Frequent Users

- Click “Participant Log On.”
- Sign in to your account by entering your customer ID and password.
- Click on the name of the account you want to access.

Once you have signed in, you can review the current status of your account, make changes, and access tools to help you personalize your retirement strategy. From the main menu, scroll over the five tabs—**Home, Review, Manage, My Profile,** and **Resource Center**—and select the action you want to take from the drop-down lists.

Check Account Balance

- Balance automatically appears on Account Overview page (in the Home menu at the top of the screen).
- For account balance by fund, click “Details.”

Review Investment Performance

- To get performance and fee details for all the funds in your plan, in the Review menu, click “Fund and Fee Information.”

Change Future Investment Allocations (new contributions)

- To choose or change how new contributions will be invested, in the Manage menu, click “Future Allocations.”

Transfer Between Investment Options (current assets)

- To transfer balances between individual or groups of funds, in the Manage menu, click “Transfers.”
- To change your overall investment mix, in the Manage menu, click “Current Allocations.”

Get Loan Details

- To review loan status and get payoff details for current loans (if applicable), in the Review menu, click “Loan Details.”

Forms and Beneficiary Information

- To locate forms and beneficiary information, in the Home menu, select “Forms” or “Beneficiaries.”

Customer service

- From the top right on any page, select **Help**.

When you enter a change, a confirmation will be sent the following business day. Changes that are completed prior to 4 p.m. ET will be valued using the market closing unit values for that day. Changes completed after 4 p.m. ET will be valued using the market closing unit values for the following business day.

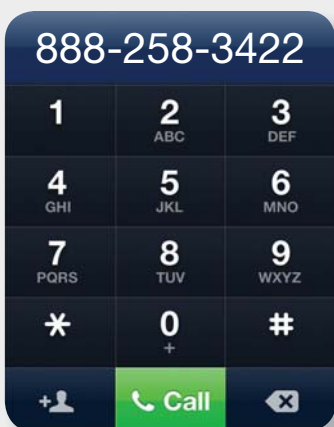


Easy access to your account

Call 888-258-3422

First-Time Callers

- * Call 888-258-3422.
- * Enter your Social Security number.
- * Follow the prompts for creating your Personal Identification Number (PIN).



Frequent Users

- * Call 888-258-3422.
- * Enter or say your Social Security number.
- * Choose the account you wish to access.
- * Enter or say your PIN.

Check Account Balance

- Account balance automatically offered.
- For account balance by fund, say "Account information," then "Balances."

Review Investment Performance

- Say "Hear account information."
- Say "Fund information," then "Performance."

Change Future Investment Allocations (*new contributions*)

- Say "Change my account."
- Say "Future allocation."
- Provide updates to investment allocation.

Confirmation sent the following business day.

Please note that this allocation change impacts only your future contributions.

Transfer Between Investment Options (*current assets*)

- Say "Change my account."
- Say "Transfer current assets."
- Provide transfer information.

Confirmation sent the following business day.

Please note that changing current allocations does not change how your future contributions will be invested.

Get Loan Details

- Say "Get loan information."
- Choose to either get information about a new loan or your personal loan history.

Customer Service

- Say "Speak to a counselor."