Participant User Manual

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System Requirements

Below are the recommended and minimum system requirements.

Note: Adobe Acrobat Reader 6 or higher is required to use and view this manual.

Recommended Browser
Windows

- Internet Explorer 6 or higher
- Netscape Navigator 7 or higher
- FireFox 1.5 or higher

Mac OS

- Safari 1.2 or higher
- Netscape Navigator 7.1 or higher

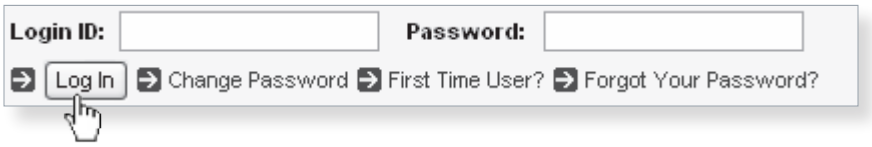
Display Resolution
1024 x 768 or higher screen resolution using True Color (32 bit)

Additional Applications

- Adobe Acrobat Reader 6 or higher

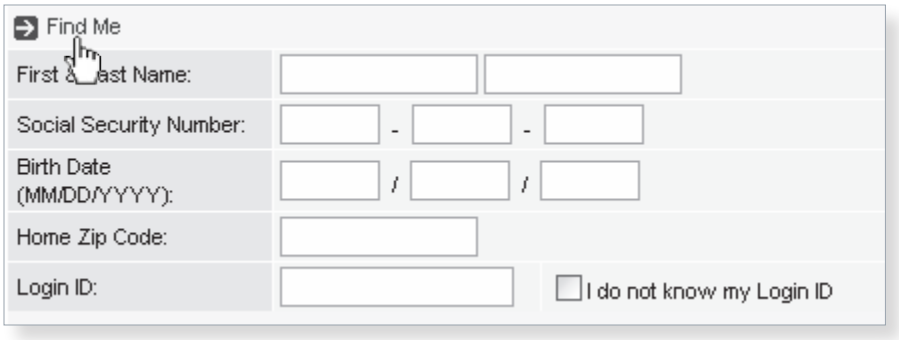
Login

1. In your Internet browser address bar, type in www.BenefitStreet.com
2. Click the Login link located in the upper right corner of the screen.
3. Type your Login ID and Password. Click the Log In link.

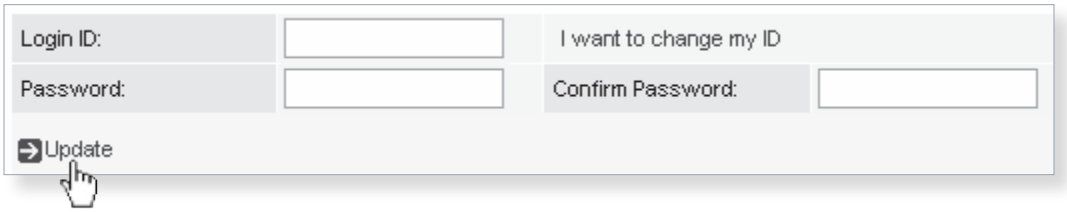


First Time User

1. Click the First Time User link
2. Complete the required fields including your social security number and zip code.
3. Click the Find Me link.

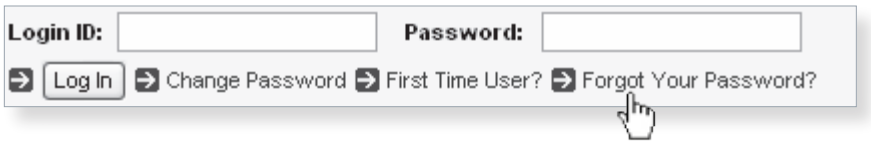


4. Type your Login ID (minimum of 6 characters.)
5. Type your Password (minimum of 6 characters.)
6. Retype your password to confirm.
7. Click the Update link.

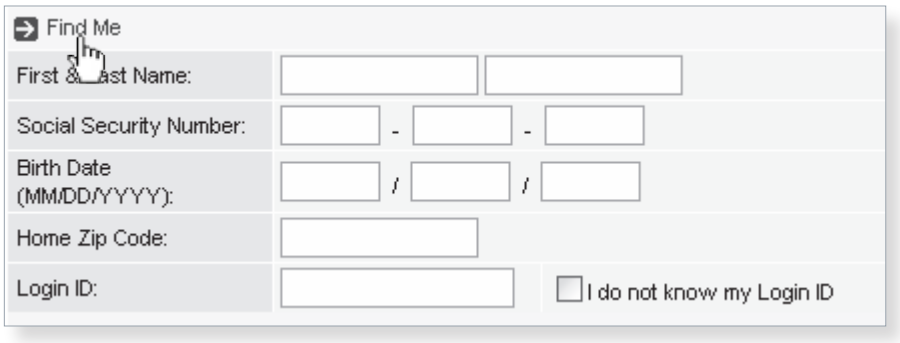


Forget Your Password or Login ID?

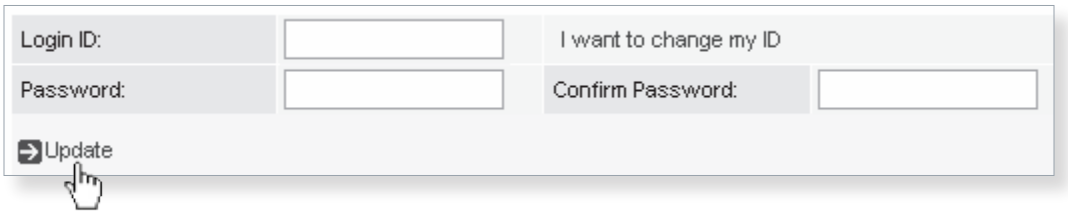
1. Click the Forgot Your Password link.
2. Complete the information.



3. If you have forgotten your Login ID, check the box "I do not remember my Login ID".
4. Click the Find Me link.



5. Type a new Login ID and Password.
6. Retype the Password.
7. Click the Update link.



Dashboard - Overview

The Dashboard page displays an overview of your portfolio.

Rollover to each section to view info.

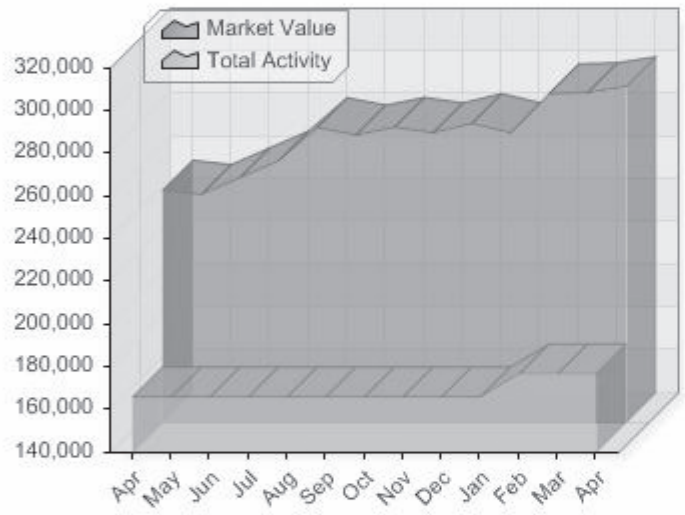
QUICK LINKS: » MESSAGE CENTER » REPORT CENTER

MESSAGE CENTER

Post Date	!	Message
3/7/2006		**Advisor Visit** Scott will be in the office 3/23/06. Please contact Bob for apt.
2/28/2006		**Automatic Rebalancing Complete** One or more of your plans was automatically rebalanced per the plan schedule and specifications.
2/23/2006		**Automatic Rebalancing Complete** One or more of your plans was automatically rebalanced per the plan schedule and specifications.
2/22/2006		**Automatic Rebalancing Complete** One or more of your plans was automatically rebalanced per the plan schedule and specifications.

» More Messages

PORTFOLIO PERFORMANCE SUMMARY



APR 2005 - MAR 2006	
Beginning Balance	$ 248,954.03
Total Deposits	$ 10,750.00
Total Other	$ 0.00
Net Gain (Loss)	$ 37,780.75
Ending Balance	$ 297,484.78

ACTIVITY SUMMARY	1/1/2006 - 3/21/2006
Beginning Balance	$ 275,849.29
Cumulative Deposits	
Pre-tax Deferral	$ 750.00
Rollover	$ 10,000.00
Total Deposits	$ 10,750.00
Other Activity	
Total Other Activity ⓘ	$ 0.00
Ending Balances	
Net Gain (loss)	$ 10,885.49
Current Balance	$ 297,484.78
Current Vested Balance ⓘ	$ 297,484.78

CONTRIBUTION SUMMARY	
2006 Max Contribution	$ 15,000
Qualified Contributions	$ 750
Available Balance	$ 14,250

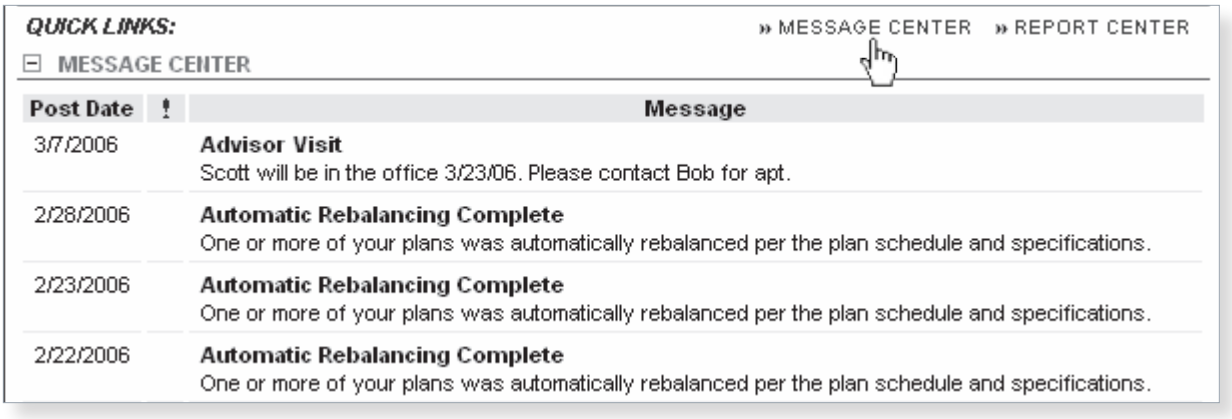
» OTHER YRS » LIMITS

ENROLLMENT SUMMARY	
Enrollment Status	Enrolled
Elected Pre-Tax Deferral	$ 100.00
Selected Portfolio	Moderate Portfolio
Automatic Rebalancing	Participating
Primary Beneficiary	Janet Wayne

» PRINTABLE VIEW

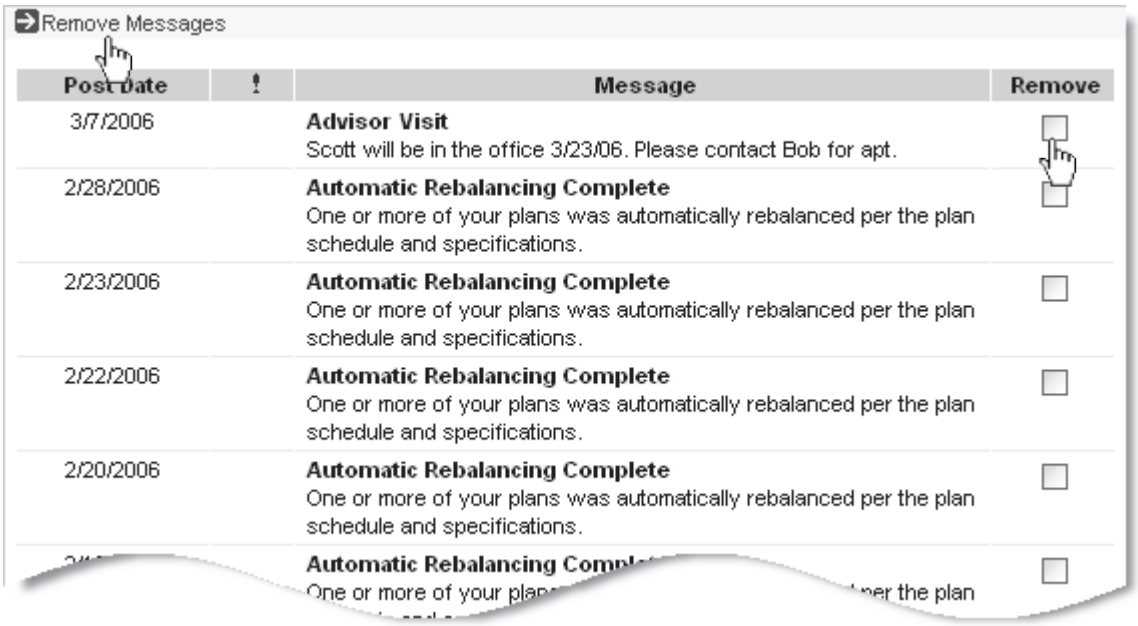
Dashboard - Message Center

The Message Center on the Dashboard displays messages received.



To remove a message from the Dashboard Message Center:

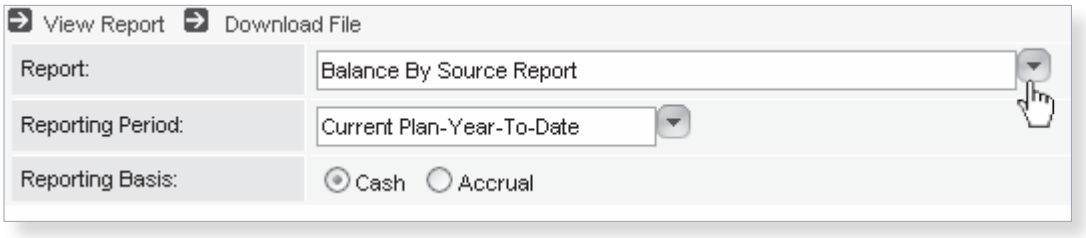
1. Click the Message Center link on the Dashboard.
2. Check the box next to the message in the Remove column.
3. Click Remove Messages link.



Dashboard - Report Center

Access any report from one location.
Available reports

1. Click on the drop-down arrow to select the report from the report list:



2. Select the appropriate reporting criteria based on the report you have selected.

3. Click the View Report link to generate the report in Adobe Acrobat (PDF) format.
   Notes: Acrobat 4.0 or higher is required to view reports.

Many reports can be downloaded as a CSV file that you can import into a spreadsheet or other program. Click the Download File link to access this feature for the selected report.

401(k) Savings Calculator Show Me

A 401(k) can be one of your best tools for creating a secure retirement. It provides you with two important advantages. First, all contributions and earnings to your 401(k) are tax deferred. You only pay taxes on contributions and earnings when the money is withdrawn. Second, many employers provide matching contributions to your 401(k) account which can range from 0% to 100% of your contributions. The combined result is a retirement savings plan you can not afford to pass up.

1. Enter your annual salary.
   This is your annual salary from your employer before taxes and other benefit deductions. Since your contribution and company match are based on the salary paid to you by your employer, do not include any income you may receive from sources other than your employer.

2. Enter the percent you would like to contribute.
   This is the percentage of your annual salary you contribute to your 401(k) plan each year. Most employers permit employees to contribute up to 15 percent of their salary to a 401(k).
3. Enter your current age.

4. Enter the amount of your 401k current balance.
   The starting balance or current amount you have invested or saved in your 401(k).

5. Enter the percent your employer matches your contribution.
   An employer match is in addition to your annual contributions. It is based on a percentage of your annual contributions. This range can be anywhere from 0% to 100%. For example, let's assume the employer matches 50% of the employee's contributions up to 6% of their salary. The employee earns $100,000 per year and contributes 10%. The results would be: $10,000 from the employee $3,000 from the employer (which is 50% of $6,000 or 6% of the annual salary). Total: $13,000
   Please read the definition for "Employer maximum" for a detailed description of maximum employer matching contributions. It is also important to note employer contributions do not affect the maximum amount allowed to be contributed by an employee.

6. Enter the age you wish to retire.
   Age you wish to retire. This calculator assumes that the year you retire, you do not make any contributions to your 401(k). So if you retire at age 65, your last contribution happened when you were actually 64.

7. Enter the annual rate of return you expect on your portfolio.
   The annual rate of return for your 401(k) account. This calculator assumes that your return is compounded annually and your deposits are made monthly. The actual rate of return is largely dependent on the type of investments you select. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

8. Enter the employer maximum percent matched by your employer.
   This is the maximum percent of your salary matched by your employer regardless of the amount you decide to contribute. For example, let's assume your employer has a 50% match, up to a maximum of 6% of your annual salary. If you have an annual salary of $25,000 and contribute 6%, your annual contribution is $1500. With a 50% match, your employer will add another $750 to your 401(k) account. If you increase your contribution to 10%, your annual contribution is $2500 per year. Your employer match, however, is limited to the first 6% of your salary and remains at $750.

9. Click the Calculate button.

10. Click the View Report button to view a summary report.

Retirement Income Calculator

Show Me

Use this calculator to determine how much monthly income your retirement savings may provide you in your retirement. Your annual savings, expected rate of return and your current age all have an impact on your retirement's monthly income. View the full report to see a year by year break down of your retirement savings.

1. Enter your starting balance.
   This is the current balance of your 401(k) portfolio.

2. Type your current age.

3. Type the age you expect to retire.
   This calculator assumes that the year you retire, you do not make any contributions to your retirement savings. So if you retire at age 65, your last contribution happened when you were actually age 64.

4. Type your annual contribution.
   The amount you will contribute to your retirement savings each year. This calculator assumes that you make your contribution at the beginning of each year.

5. Type the rate of return before retirement.
   This is the annual rate of return you expect from your investments before taxes. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

6. Type the rate of return during retirement.
   This is the annual rate of return you expect from your investments during retirement. It is often lower than the return earned before retirement due to more conservative investment choices to help insure a steady flow of income. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

7. Type your current tax rate.
   Your current marginal tax rate you expect to pay on your taxable investments.

8. Type your expected retirement tax rate.
   The marginal tax rate you expect to pay on your investments at retirement.

9. Check the box if these savings are tax deferred.
   Check this box if your retirement savings are being deposited into a tax deferred account. This includes an IRA, 401(k), Variable Annuity or other tax deferred investment.

10. Check the box if you will increase your annual contribution based on inflation.
    Check this box if wish to have your annual contribution increased each year to keep up with inflation.

11. Click the Calculate button.

12. Click the View Report button to view a summary report.

Retirement Planner

Show Me

1. Current age
   Your current age.

2. Age of retirement
   Age you wish to retire. This calculator assumes that the year you retire, you do not make any contributions to your retirement savings. So if you retire at age 65, your last contribution happened when you were actually age 64. This calculator also assumes that you make your entire contribution at the end of each year.

3. Household income
   Your total household income. If you are married, this should include your spouse's income.

4. Current retirement savings
   Total amount that you currently have saved toward your retirement. Include all sources of retirement savings such as 401(k)s, IRAs and Annuities.

5. Rate of return before retirement
   This is the annual rate of return you expect from your investments before taxes. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

6. Rate of return during retirement
   This is the annual rate of return you expect from your investments during retirement. It is often lower than the return earned before retirement due to more conservative investment choices to help insure a steady flow of income. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

7. Percent of income to contribute
   The percentage of your annual income you will save for your retirement goals.

8. Expected salary increase
   Annual percent increase you expect in your household income.

9. Years until retirement
   Number of years before retirement.

10. Years of retirement income
    Total number of years you expect to use your retirement income.

11. Percent of income at retirement
    The percent of your working year's household income you think you will need to have in retirement. This amount is based on your income earned during the last year you will work. You can change this amount to be as low as 50% and as high as 150%.

12. Are you married?
    Check this box if you are married. Married couples have a higher maximum social security benefit than single wage earners.

13. Include social security?
    Check this box if you wish to include social security benefits in your retirement planning.

14. Expected rate of inflation
    What you expect for the average long-term inflation rate. This has been calculated by the Consumer Price Index from 1925 to 2002 to be 3.1%.

Retirement Shortfall Calculator

Show Me

One of the biggest risks to a comfortable retirement is running out of money too soon. This calculator helps you determine your projected shortfall or surplus at retirement. You can also see just how long your current retirement savings will last. If your results project a shortfall, you might need to save more, earn a better rate of return, or possibly delay your retirement.

1. Current retirement savings
   This is your current retirement savings. You should include any savings or investments that are specifically for your retirement. Be careful not to include amounts ear marked for other purposes, such as your children's education.

2. Monthly contributions
   The amount you will contribute each month to your retirement savings. This calculator assumes that you make your contribution at the beginning of each month. We also assume that this amount remains constant until you retire.

3. Years before you retire
   The number of years you have to save before your retirement. If you are planning on retiring immediately, you should enter a zero.

4. Number of years in retirement
   The number of years you expect to spend in retirement. If this retirement savings plan is intended to support you and your spouse, make sure this is long enough years to account for your spouse's potentially longer lifespan.

5. Annual retirement expenses
   Your after tax retirement expenses. Since this calculator assumes that you will be paying income taxes on interest as it is earned, your expenses should be entered on an after tax basis. Your retirement expenses are increased each year by your expected inflation rate if the "Increase expenses with inflation" box is checked.

6. Expected inflation rate
   What you expect for the average long-term inflation rate. This has been calculated by the Consumer Price Index from 1925 to 2002 to be 3.1%.

7. Rate of return before retirement
   This is the annually compounded rate of return you expect from your investments before taxes. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

8. Rate of return during retirement
   This is the annual rate of return you expect from your investments during retirement. It is often lower than the return earned before retirement due to more conservative investment choices to help insure a steady flow of income. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

9. Federal tax rate
   Your marginal federal tax rate.

10. State tax rate
    Your marginal state tax rate.

How Important is Social Security? Show Me

How will losing your Social Security benefits affect your retirement? Use this calculator to determine how losing this important retirement asset could affect you. Click the report button to see your retirement savings with and without Social Security benefits.

1. Social Security income
   Social Security is based on a sliding scale depending on your income, how long you work and at what age you retire. Social Security benefits automatically increase each year based on the rise in the Consumer Price Index (CPI) the most common measure of inflation. Including a spouse increases your Social Security benefits up to, but not over, the maximum. This calculator provides only an estimate of your benefits. Your actual benefit may be higher or lower depending on your work history and the complete compensation rules used by Social Security.

2. Current age
   Your current age.

3. Current retirement savings
   Total amount that you currently have saved toward your retirement. Include all sources of retirement savings such as 401(k)s, IRAs and Annuities.

4. Household income
   Your total household income. If you are married, this should include your spouse's income.

5. Percent of income to save
   The percentage of your annual income you will save for your retirement goals.

6. Expected inflation rate
   Annual percent increase you expect in your household income.

7. Expected rate of inflation
   What you expect for the average long-term inflation rate. This has been calculated by the Consumer Price Index from 1925 to 2002 to be 3.1%. This is used to calculate increases in your retirement expenses and increases in Social Security.

8. Are you married?
   Check this box if you are married. Married couples have a higher maximum Social Security benefit than single wage earners.

9. Age of retirement
   Age you desire to retire.
   Total number of years you expect to use your retirement income.

10. Years of retirement income
    Total number of years you expect to use your retirement income.

11. Percentage income at retirement
    The percent of your household income you will need to have in retirement income.

12. Rate of return before retirement
    This is the annual rate of return you expect from your investments before taxes. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

13. Rate of return during retirement
    This is the annual rate of return you expect from your investments during retirement. It is often lower than the return earned before retirement due to more conservative investment choices to help insure a steady flow of income. The actual rate of return is largely dependant on the type of investments you select. From January 1970 to December 2003, the average compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 11.7% per year. During this period, the highest 12-month return was 64%, and the lowest was -39%. Savings accounts at a bank pay as little as 1% or less. It is important to remember that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

Payroll Deductions Show Me

Use this calculator to help you determine the impact of changing your payroll deductions. You can enter your current payroll information and deductions, and then compare them to your proposed deductions.

1. Select the Pay Period from the drop down menu.
   This is how often you are paid. Your selections are: Weekly (52 paychecks per year), Every other week (26 paychecks per year), Twice a month (24 paychecks per year), Monthly (12 paychecks per year), and Annually (one paycheck per year).

2. Select the Filing status from the drop down menu.
   This is your income tax filing status. The choices are "Single" and "Married". Choose "Married" if you are married or file as "head of household". Choose "Single" if you file your taxes as a single person or if you are married but file separately.

3. Enter Gross Pay
   This is your gross pay, before any deductions, for the pay period. Please enter a dollar amount from $1 to $1,000,000.

4. Enter your Number of allowances.
   When your Federal income tax withholdings are calculated, you are allowed to claim allowances to reduce the amount of the Federal income tax withholding. In 2005, each allowance you claim is equal to $3,200 of income that you expect to have in deductions when you file your annual tax return. The number of allowances you should claim depends largely on the number of dependents you have and your itemized deductions. This calculator allows from 0 to 99 allowances.

5. Enter the 401(k)/403(b) plan withholding.
   This is the percent of your gross income you put into a taxable deferred retirement account such as a 401(k) or 403(b). While increasing your retirement account savings does lower your take home pay, it also lowers your Federal income tax withholdings. The impact on your paycheck might be less than you think. While your plan may not have a deferral percentage limit, this calculator limits deferrals to 80% to account for FICA (Social Security and Medicare) taxes. Please note that your 401(k) or 403(b) plan contributions may be limited to less than 80% of your income. Check with your plan administrator for details. For 2005, the maximum contribution to a 401(k) or 403(b) is $14,000 per year for individuals under 50 and $18,000 for individuals over 50.

6. Enter the State and Local Taxes
   This is the percentage that will be deducted for state and local taxes. We take your gross pay, minus $3,200 per allowance, times this percentage to calculate your estimated state and local taxes. Please note, this calculator can only estimate your state and local withholdings

7. Type the amount of Post-tax deductions.
   Enter any payroll deductions made by your employer that are made with after tax income.

8. Type the amount of Post-tax reimbursements.
   Enter any reimbursements made by your employer that are after tax.

9. Click the Calculate button.

10. Click the View Report button to view a summary report.

FICA OASDI - FICA Old Age Survivors and Disability Insurance. FICA OASDI is calculated as your gross earnings times 6.2%. Please note that this calculator does not make any assumptions as to the total FICA OASDI paid for the current year. For 2005, incomes over $90,000 that have already had the maximum FICA OASDI amount of $5580 withheld will not have additional FICA OASDI withholdings.

FICA Medicare - FICA Medicare is calculated as the gross earnings times 1.45%. Unlike FICA OASDI there is no annual limit to FICA Medicare deductions.

Enroll in 2 Minutes

Show Me

1. Participation
   Select to participate in the Plan or not and authorize the deduction from your paycheck.
   Select and complete one of the options:
   Percentage of pre-tax/post-tax earnings or A specific dollar amount of pre-tax/post-tax earnings

2. Automatic Rebalancing (not available on all plan)
   Select to have your plan automatically rebalanced on scheduled dates or not.

3. Investment Portfolios
   Choose one of the investment portfolio options, or choose custom portfolio.
   Click on a portfolio type to see a graphical distribution of the portfolio type.
   If you select Custom Portfolio, a screen appears to complete your election percentages for each fund once you click on save changes. The percentages must equal 100%.

4. Click the Save Changes.

Rollover to each section to view info.

Save Changes

Participation

To change your participation option or your deferral amount select from the choices below.

- ○ I elect NOT to participate in the Plan at this time.
- ○ I elect to participate in the Plan and authorize a deduction from my paycheck in the amount of 0.00 % pre-tax per pay period.
- ◉ I elect to participate in the Plan and authorize a deduction from my paycheck in the amount of $100.00 pre-tax per pay period.

Automatic Rebalancing

Your plan allows you to participate in automatic, scheduled rebalancing in order to keep your account in line with your investment objectives. For more information about rebalancing see The Importance of Rebalancing.

Your plan automatically rebalances accounts ANNUALLY and is next scheduled to be processed on 5/22/2006.

- ◉ I elect to have my portfolio automatically rebalanced on the scheduled dates.
- ○ I elect NOT to participate in automatic rebalancing at this time.

Investment Portfolios

Choose an investment portfolio from the options below. If you choose 'Custom Portfolio', you will be given an opportunity to provide the election percentages for the funds composing your custom portfolio. To see a distribution diagram for an investment portfolio click the portfolio's title.

Changes made on this page will only affect future contributions. If you wish to change existing fund balances, select "Existing Balances" from the options menu under "Manage Your Account".

I hereby authorize and direct the Trustees of the Plan to invest my funds as follows:

- ○ Conservative Portfolio (40 % Equity / 60 % Fixed Income)
- ◉ Moderate Portfolio (80 % Equity / 20 % Fixed Income)
- ○ Aggressive Portfolio (100 % Equity / 0 % Fixed Income)
- ○ Custom Portfolio (0 % Equity / 100 % Fixed Income)

Save Changes **Click 'Save Changes' when you are done making your selections.**

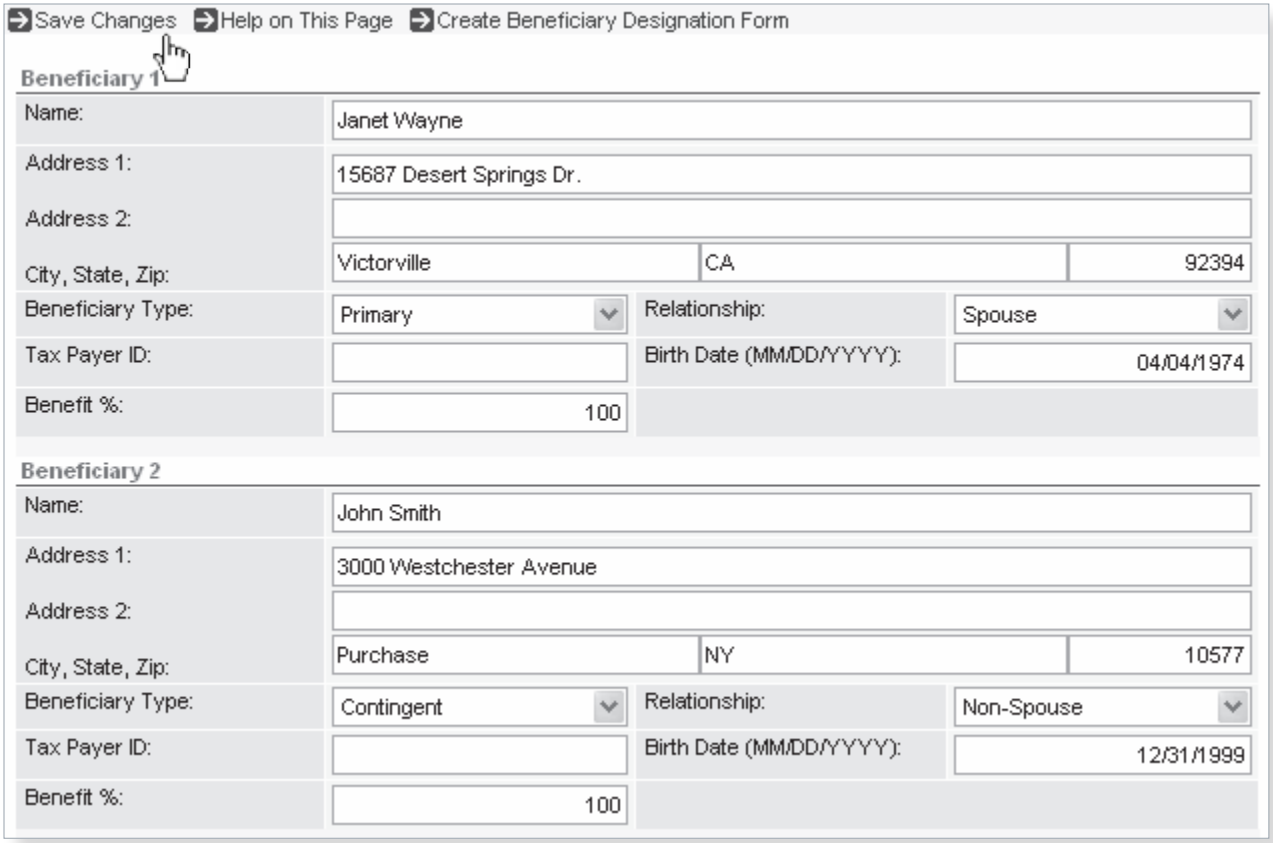
Select Beneficiaries

Show Me

1. Select one or more beneficiaries and complete the information for each beneficiary. You may choose a primary and contingent beneficiaries.
   The primary beneficiaries will be entitled to the vested portion of your plan account. The contingent beneficiaries will only be entitled to the assets once all the primary beneficiaries are no longer living.
   The beneficiary name is a required field. The benefit percent for primary beneficiaries must sum to equal 100 percent and the benefit percent for contingent beneficiaries must be 100 percent.

2. Click the Create Beneficiary Designation Form link, print the document, and complete the information on the form. A paper, signed copy is required. Give the form to your plan administrator.
   NOTE: IRS regulations require that if you are married the sole beneficiary of your account must be your spouse. Should you wish to designate anyone other than your spouse you must first obtain spousal consent. Your spouse's consent must be witnessed by a plan representative or notary. Should you list a non-spouse beneficiary without obtaining spousal consent the benefits will be required to be paid to your spouse. It is very important that you update beneficiary information as soon as you experience any changes in your marital status. The spousal consent form is included as page 2 of the Beneficiary Designation Form.

3. Click the Save Changes link.


Save Changes | Help on This Page | Create Beneficiary Designation Form

Beneficiary 1

Name:	Janet Wayne		
Address 1:	15687 Desert Springs Dr.		
Address 2:			
City, State, Zip:	Victorville	CA	92394
Beneficiary Type:	Primary	Relationship:	Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	04/04/1974
Benefit %:	100		

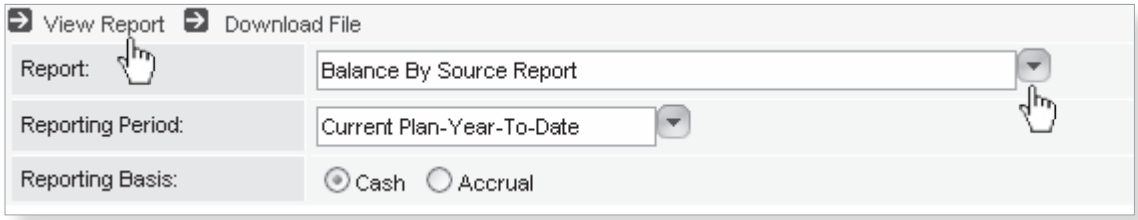
Beneficiary 2

Name:	John Smith		
Address 1:	3000 Westchester Avenue		
Address 2:			
City, State, Zip:	Purchase	NY	10577
Beneficiary Type:	Contingent	Relationship:	Non-Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	12/31/1999
Benefit %:	100		

Balance by Source Report

The Balance By Source Report provides summary balances by transaction type and money source. This report can be queried with cash or accrual accounting on a plan year basis. The report is printed in PDF format. (See System Requirements if you do not have Adobe Acrobat Reader.)

1. Choose the Report and Reporting Period for the report from the drop-down lists.
2. Select whether you want to report on an Cash or Accrual basis.
3. Click View Report to generate the report in PDF format.



For each employee, the following balance information is reported for the period selected:
Plan Summary Sample Report

ACCOUNTING BASIS: CASH

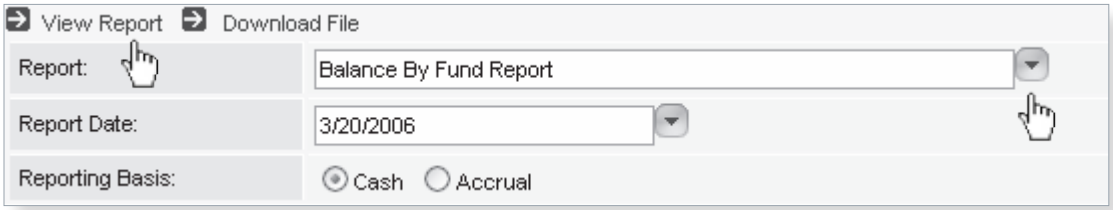
Employee Name: Walls, Kenneth **SSN: xxx-xx-0003** **Status: Continuing to participate**

Source	Vested %	Beginning Balance	Contribution	Distribution	Loan Distribution	Rollover	Forfeit	Transfer
Company Match	100	22,348.03	0.00	0.00	0.00	0.00	0.00	0.00
EE Receivable		0.00	0.00	0.00	0.00	0.00	0.00	0.00
ER Receivable		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Forf/Susp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loan	100	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Post Tax Contrib.		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Profit Sharing	100	116,244.72	0.00	0.00	0.00	0.00	0.00	0.00
Rollover	100	69,475.38	0.00	0.00	0.00	10,000.00	0.00	0.00
Salary Deferral	100	57,781.16	750.00	0.00	0.00	0.00	0.00	0.00
Totals:		**275,849.29**	**750.00**	**0.00**	**0.00**	**10,000.00**	**0.00**	**0.00**

Balances by Fund Report

The Balance By Fund Report provides summary balances by fund. This report includes: investment ticker symbol, investment name, price date, share price, current shares and participant balances as of the previous business day. This report can be queried with a cash or accrual accounting on a month-end or last business day of the current month basis.

1. Choose the Report and Date of the report from the drop-down lists.
2. Select whether you want to report on an Cash or Accrual basis.
3. Click View Report to generate the report in PDF format.



Participant Detail Report Example

ACCOUNTING BASIS: CASH

FUND BALANCES BY ASSET CLASS

	SYMBOL (TICKER)		ELECTED PCT.	ACTUA PCT
US Large Cap Growth Stocks	DFUSX	DFA US Large Company Institutional Index	12.00 %	5.91 %
	MEGBX	MFS Emerging Growth Fund/B	0.00 %	0.00 %
				5.91 %
US Large Cap Value Stocks	DFUVX	DFA Invest Grp US Large Cap Value Port III	16.00 %	7.94 %
				7.94 %
US Small Cap Growth Stocks	DFSCX	DFA Invest Grp US Micro Cap Portfolio	8.00 %	3.85 %
				3.85 %
US Small Cap Value Stocks	DFSVX	DFA Invest Grp US Small Cap Val Portfolio	20.00 %	9.60 %
				9.60 %
Diversified Emerging Mkts	DFEMX	DFA Invest Grp Emerging Markets Portfolio	1.60 %	0.95 %
	DFEVX	DFA Invest Grp Emerging Markets Value Port	1.60 %	0.96 %
				1.91 %
International Large Cap Stocks	DFALX	DFA Invest Grp Large Cap International Port	0.00 %	0.00 %
				0.00 %
Int'l Large Cap Value	DFVIX	DFA Invest Grp Intl Value Portfolio III	11.20 %	5.91 %
				5.91 %
Real Estate (REITs)	DFREX	DFA Invest Grp Real Estate Securities Port	0.00 %	0.00 %
				0.00 %
Intermediate-Term Bond	DFGBX	DFA Invest Grp 5 Year Global Fixed Income	0.00 %	0.00 %
	DFIGX	DFA Invest Grp Intermediate Govt Fixed Income	0.00 %	0.03 %
				0.03 %
Money Market Funds	ACMXX	Federated Automated Cash Management Tr/Ist Sv	0.00 %	3.74 %
				3.74 %
WORLD BOND	DFGFX	DFA Invest Grp Two-Year Global Fixed Income	20.00 %	55.88 %
				55.88 %
International Small Cap	DFISX	DFA Invest Grp Intl Small Company Portfolio	3.20 %	1.73 %
	DISVX	DFA Invest Grp Intl Small Cap Value Portfolio	6.40 %	3.50 %
				5.23 %

FUND TOTALS

LOAN BALANCE

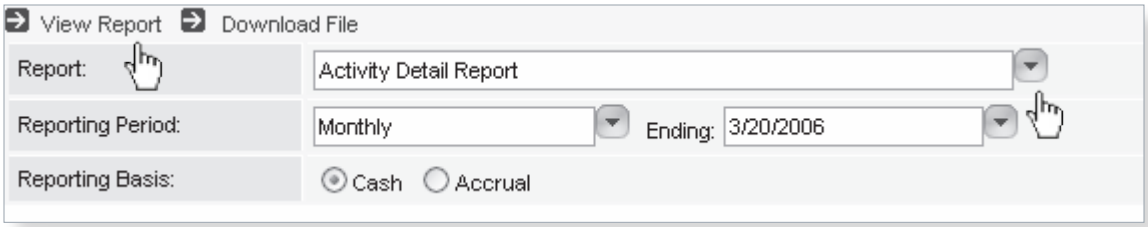
ACCOUNT TOTALS

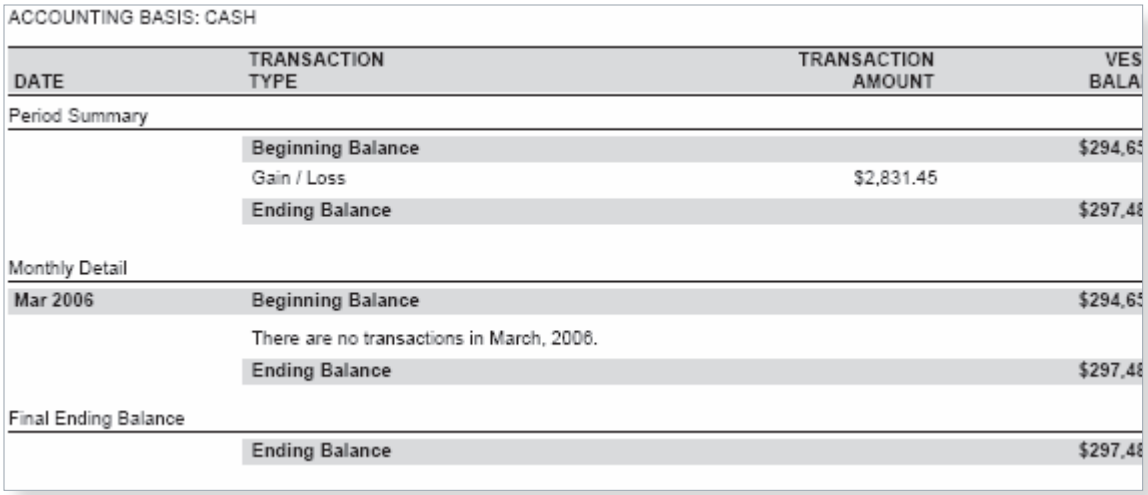
Activity Detail Report

The Activity Detail Report provides plan-level or participant-level daily transaction information. You may also select a specific transaction hyperlink (underlined in blue) from the active page and identify the investments affected by that trade. This report can be queried with a cash or accrual accounting on a monthly or quarterly basis.

To access the report, select Activity Detail Report from the Report drop-down list.

1. Choose the Reporting Period and Ending date of the report from the drop-down lists.
2. Select whether you want to report on an Cash or Accrual as the Reporting Basis.
3. Click View Report to generate the report in PDF format.





ACCOUNTING BASIS: CASH

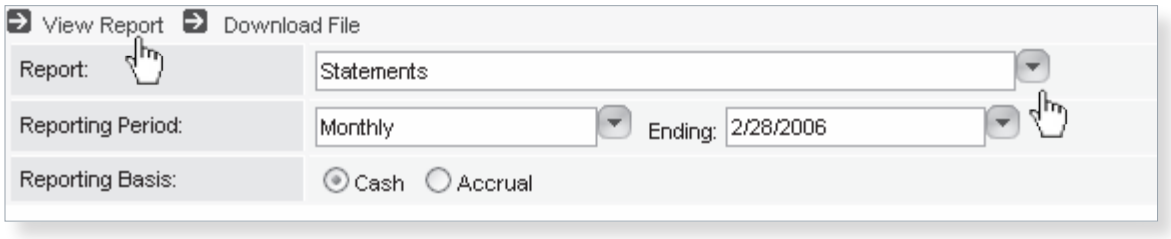
DATE	TRANSACTION TYPE	TRANSACTION AMOUNT	VES BALA
Period Summary			
	Beginning Balance		$294,65
	Gain / Loss	$2,831.45	
	Ending Balance		$297,48
Monthly Detail			
Mar 2006	Beginning Balance		$294,65
	There are no transactions in March, 2006.		
	Ending Balance		$297,48
Final Ending Balance			
	Ending Balance		$297,48

Statements

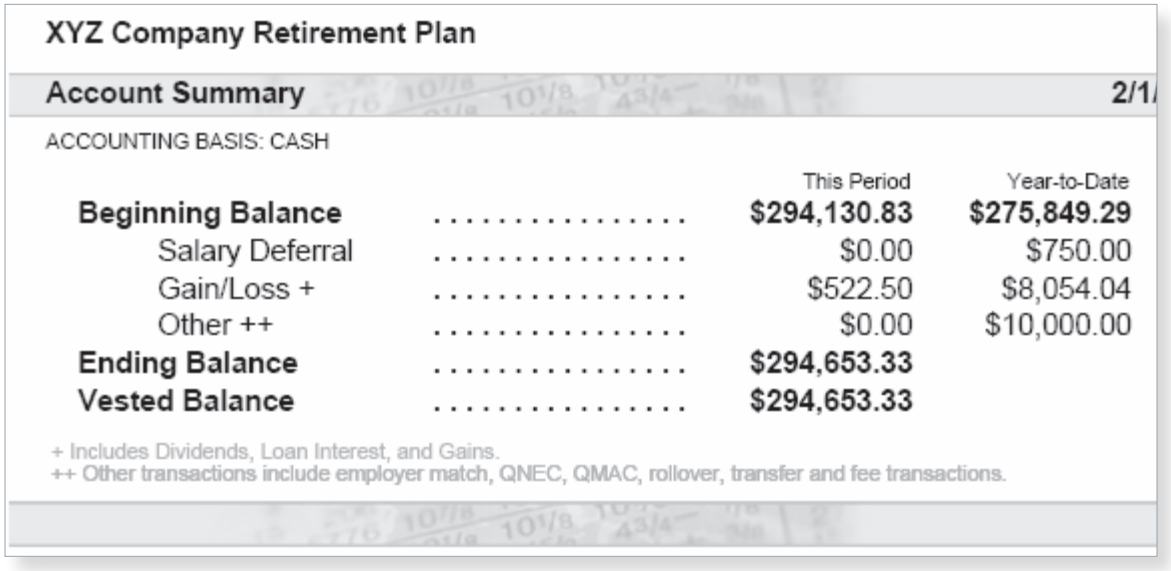
The Statements Report provides a comprehensive, participant-level account summary in a Quarterly Report format. This report includes sections for: "Account Summary", "Portfolio Summary" (fund share and vesting information), "Asset Class Allocation" (investment diversification), "Activity Summary" (transaction information), and the "Fund Transaction Summary". This report can be queried with a cash or accrual accounting on a monthly or quarterly basis.

To access the report, select Statements from the Report drop-down list.

1. Choose the Reporting Period and Ending date of the report from the drop-down lists.
2. Select whether you want to report on an Cash or Accrual as the Reporting Basis.
3. Click View Report to generate the report in PDF format.



The Statement is displayed on the screen:



XYZ Company Retirement Plan

Account Summary 2/1

ACCOUNTING BASIS: CASH

	This Period	Year-to-Date
Beginning Balance	**$294,130.83**	**$275,849.29**
Salary Deferral	$0.00	$750.00
Gain/Loss +	$522.50	$8,054.04
Other ++	$0.00	$10,000.00
Ending Balance	**$294,653.33**	
Vested Balance	**$294,653.33**	

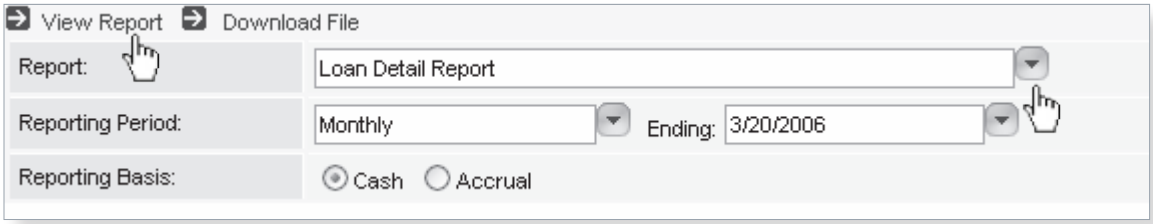
+ Includes Dividends, Loan Interest, and Gains.
++ Other transactions include employer match, QNEC, QMAC, rollover, transfer and fee transactions.

Loan Detail Report

The Loan Detail Report provides a detailed transaction summary for participant loans. This report includes: participant name, ssn, new loan amount, payment amount, principal payment and interest payment as well as monthly balances. The report can be run on a cash or accrual accounting basis for annual, quarterly or monthly periods.

To access the report, select Loan Detail Report from the Report drop-down list.

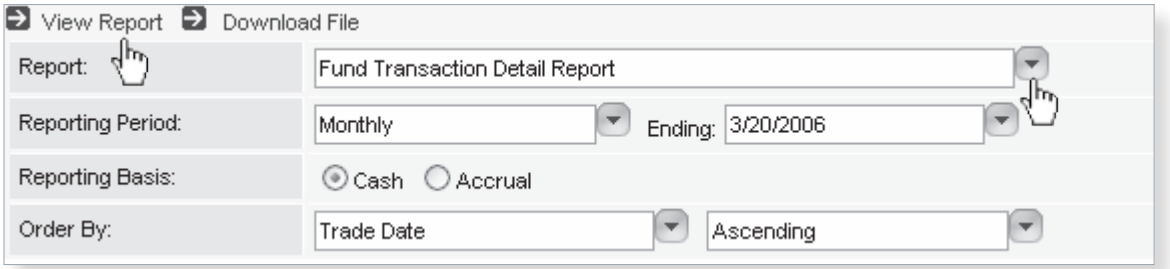
1. Choose the Reporting Period and Ending date of the report from the drop-down lists.
2. Select whether you want to report on an Cash or Accrual as the Reporting Basis.
3. Click View Report to generate the report in PDF format.

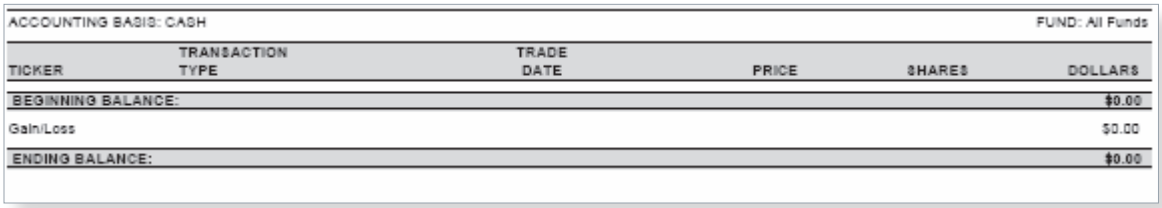


EMPLOYEE NAME	SSN	TRANSACTION DATE	NEW LOAN AMOUNT	PAYMENT AMOUNT	PRINCIPAL AMOUNT
Walls, Kenneth	xxx-xx-0003	3/1/2006			
		3/20/2006	$0.00	$0.00	$0.00
TOTALS:		3/20/2006	$0.00	$0.00	$0.00

Fund Transaction Detail Report

The Fund Transaction Detail Report provides transaction details on a daily, fund-by-fund basis. This report includes: ticker symbol, transaction description, transaction date, effective fund price, shares traded, and total transaction amount. This report can be queried on a cash or accrual accounting basis for annual, quarterly or monthly periods.





ACCOUNTING BASIS: CASH — FUND: All Funds

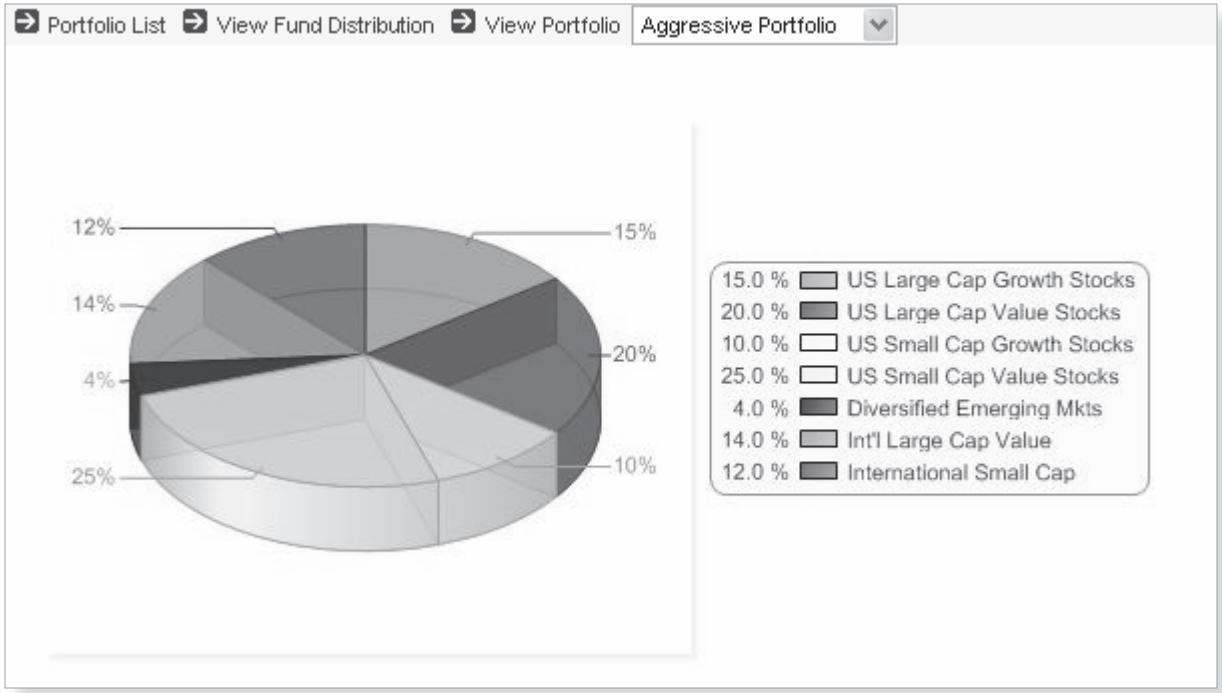
TICKER	TRANSACTION TYPE	TRADE DATE	PRICE	SHARES	DOLLARS
BEGINNING BALANCE:					$0.00
Gain/Loss					$0.00
ENDING BALANCE:					$0.00

Portfolio Selection

You can change your portfolio options on this screen. The changes made on this page will only affect **future contributions.** If you wish to change the percentages of your existing investment portfolio, select "Existing Balance" from the options menu.

1. Select the portfolio type:
   - Aggressive
   - Moderate
   - Conservative
   - Custom

2. Click save changes.
3. Click View Portfolio to view asset class and portfolio details.



Portfolio	Description
Conservative Portfolio	Conservative approach. You are nearing retirement and/or your primary goal is to preserve capital, consequently you will have little exposure to equities. Returns from such a portfolio can be expected to be very low, but should not experience significant declines in principle value.
Moderate Portfolio	Moderate approach. You are less willing to accept interim volatility and understand that in modifying interim volatility, you will accept lower, but more consistent return.
Custom Portfolio	Build a custom portfolio from the funds available. Use great care in selecting these funds and consider how each selection will compliment, or offset the risk/return metrics of the other selections.
Aggressive Portfolio	Aggressive approach. This is a portfolio for investors with a long term investment horizon, at least 10 years, and is weighted more toward equities thus having greater risk, greater reward potential and greater interim volatility.

Existing Balances

On this page you can make changes to the percentages of your existing funds. If you make changes to existing investments, there may be buy and sell trade transactions. Locked funds are excluded since they cannot be sold or reallocated. If you would like to unlock a fund an incur possible charges, click on the lock icon next to the Desired Allocation % field to unlock the fund.

You can also use this screen to rebalance your existing portfolio investments to the percentages you chose for each fund.

To rebalance the percentages in your existing investment portfolio:

1. Select the portfolio type from the drop down list.
2. Click the Rebalance To Portfolio link.
3. Click Submit Changes.

To change the percentages of your existing funds:

1. Review the fund details by clicking on the fund name.
2. Type the desired percentage of each fund in the Desired Allocation % field. The total must equal 100%.
3. Click Submit Changes.

Save Changes | -- Select Portfolio -- | Trade Mode: Percentage

YOU ARE CURRENTLY TRADING: PERCENTAGES | Unallocated Amount: 100.00

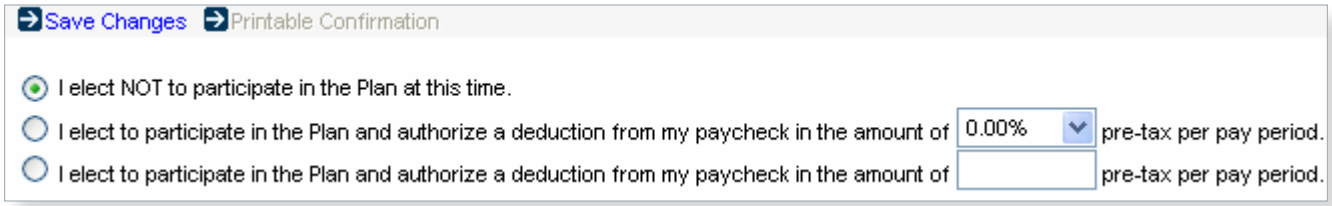
Asset Class / Ticker	Fund Name	Elected Allocation	Current Balance	Current Allocation	Desired Allocation
US Large Cap Growth Stocks					
DFUSX	DFA US Large Company Institutional Index	12.0 %	$ 16,984.11	5.91 %	.00
MEGBX	MFS Emerging Growth Fund/B	0.0 %	$ 0.00	0.00 %	0.00
	Total Asset Class:	12.0 %	$ 16,984.11	5.9 %	
US Large Cap Value Stocks					
DFUVX	DFA Invest Grp US Large Cap Value Port III	16.0 %	$ 22,831.43	7.94 %	.00
US Small Cap Growth Stocks					
DFSCX	DFA Invest Grp US Micro Cap Portfolio	8.0 %	$ 11,067.79	3.85 %	.00
US Small Cap Value Stocks					
DFSVX	DFA Invest Grp US Small Cap Val Portfolio	20.0 %	$ 27,587.40	9.60 %	.00
Diversified Emerging Mkts					
DFEMX	DFA Invest Grp Emerging Markets Portfolio	1.6 %	$ 2,735.83	0.95 %	.00
DFEVX	DFA Invest Grp Emerging Markets Value Port	1.6 %	$ 2,748.13	0.96 %	.00
	Total Asset Class:	3.2 %	$ 5,483.96	1.9 %	
International Large Cap Stocks					
DFALX	DFA Invest Grp Large Cap International Port	0.0 %	$ 0.00	0.00 %	.00
Int'l Large Cap Value					
DFVIX	DFA Invest Grp Intl Value Portfolio III	11.2 %	$ 16,982.45	5.91 %	.00
Real Estate (REITs)					
DFREX	DFA Invest Grp Real Estate Securities Port	0.0 %	$ 0.00	0.00 %	.00

Deferrals

Show Me

Make changes to your deferral elections on this screen.

1. Elect to not participate in the plan
   OR
2. Change your payroll deduction percentage OR amount.
3. Click the Save Changes link to update your deferral elections.

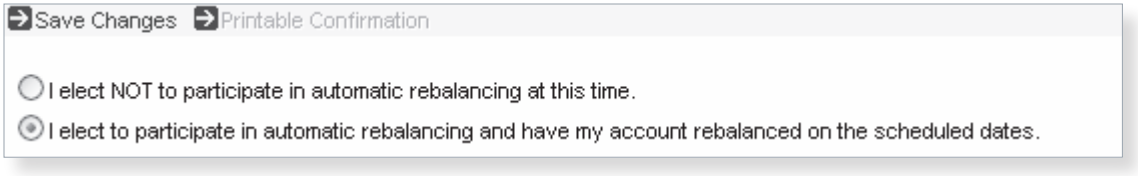


Automatic Rebalancing

On this screen, you can change the automatic rebalancing option selected when you enrolled in the plan.

Rebalancing allows you to adjust your portfolio to the percentages to the percentages you designated when choosing your portfolio type. On this page you can choose to have the system rebalance your portfolio automatically on scheduled dates. If you have a custom portfolio, automatic rebalancing is not available.

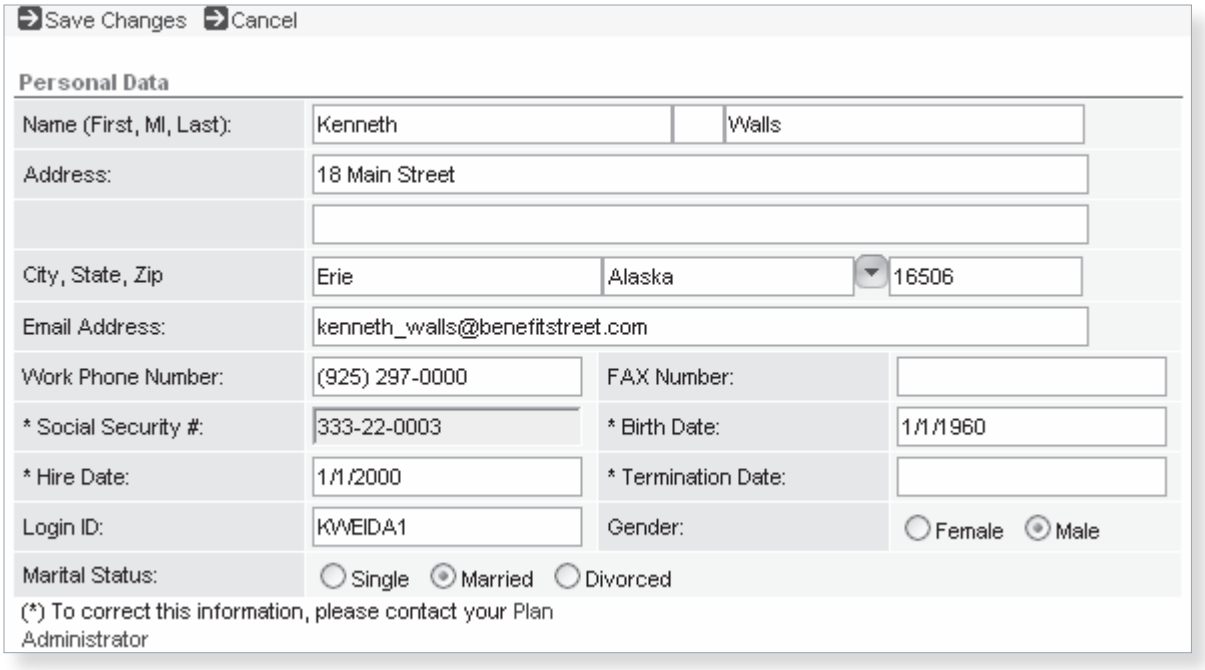
1. Select not to participate in automatic rebalancing OR Elect to have your account rebalanced on scheduled dates.
2. Click the Save Changes link.
3. Click the Printable Confirmation link if you would like a copy of your change.



Personal Data

On this screen, make changes or update your personal information.

1. Update the information in the fields.
   Note: Your social security number, birth date, hire date and Term. date cannot be changed. If this information is incorrect, please contact your Plan Administrator.
2. Click the Save Changes link.



Change Beneficiaries

Show Me

On this screen you can change primary and contingent beneficiaries. A Beneficiary Designation form is required.

1. Select one or more beneficiaries and complete the information for each beneficiary. You may choose a primary and contingent beneficiaries.

   The primary beneficiaries will be entitled to the vested portion of your plan account. The contingent beneficiaries will only be entitled to the assets once all the primary beneficiaries are no longer living.

   The beneficiary name is a required field. The benefit percent for primary beneficiaries must sum to equal 100 percent and the benefit percent for contingent beneficiaries must be 100 percent.

2. Click the Create Beneficiary Designation Form link, print the document, and complete the information on the form. A paper, signed copy is required. Give the form to your plan administrator.

   NOTE: IRS regulations require that if you are married the sole beneficiary of your account must be your spouse. Should you wish to designate anyone other than your spouse you must first obtain spousal consent. Your spouse's consent must be witnessed by a plan representative or notary. Should you list a non-spouse beneficiary without obtaining spousal consent the benefits will be required to be paid to your spouse. It is very important that you update beneficiary information as soon as you experience any changes in your marital status. The spousal consent form is included as page 2 of the Beneficiary Designation Form.

Save Changes | Help on This Page | Create Beneficiary Designation Form

Beneficiary 1

Name:	Janet Wayne		
Address 1:	15687 Desert Springs Dr.		
Address 2:			
City, State, Zip:	Victorville	CA	92394
Beneficiary Type:	Primary	Relationship:	Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	04/04/1974
Benefit %:	100		

Beneficiary 2

Name:	John Smith		
Address 1:	3000 Westchester Avenue		
Address 2:			
City, State, Zip:	Purchase	NY	10577
Beneficiary Type:	Contingent	Relationship:	Non-Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	12/31/1999
Benefit %:	100		

Document Center

The Document Center contains useful information and content for your personal reference.

Click the View icon to read the document. Adobe Acrobat Reader 4+ is required to view the documents.
Download the latest version of Adobe Acrobat Reader

View	File Type	Content Type	Document Title
	Adobe Acrobat	Educational Content	Tapping your 401k - Is it a good idea
	Adobe Acrobat	Educational Content	Rethinking Rollovers
	Adobe Acrobat	Performance Data	Current Indicies

Participant Loans

Show Me

Loan Calculator:

To calculate the estimated monthly payment for your loan request

1. Type the Loan Request Amount
2. Enter the number of Monthly Payments.
3. Click the Calculate button.
4. Click the View Amortization Schedule link.

Refer to the Maximum Loan Amount, interest rates, and maximum duration (months/payments) fields on the screen for either a non-principal residence or principal residence loan to guide your selections.

Click Create Loan Application and complete the form.

Loan Calculator

View Amortization Schedule Create Loan Application

Loan Type:	Non-Principal Residence / Principal Residence		
Loan Request Amount: $		Duration (in MONTHS) of Loan:	
Payroll Schedule:	Monthly	First Payment Date:	
Estimated Payment Amount: $		Calculate	Calculate est. payment amount.

Participant Balance and Loan Information

Total Balance:	$296,434.30	Total Vested Balance:	$296,434.30
Maximum Requestable Loan Amount:	$40,000.00	Number of Loans:	1

Loan Limits

Minimum Loan Amount:	$1,000.00	Maximum Loan Amount:	$50,000.00
Maximum Percent Available:	50	Maximum Applies To:	Vested Balance
Maximum Loans Per Participant:	5		

Non-Principal Residence Loan

Max Duration (Months/Payments):	60 / 60	Loan Interest Rate %:	5.25

Principal Residence Loan

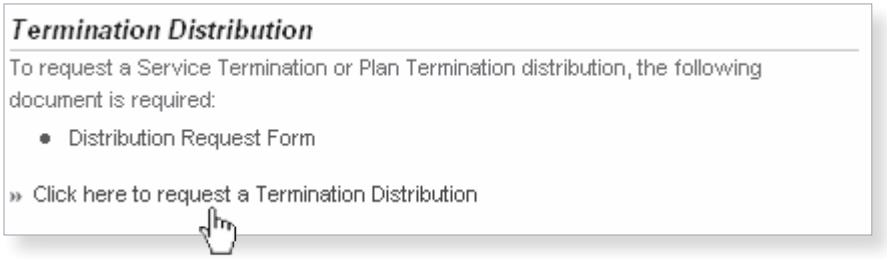
Max Duration (Months/Payments):	360 / 360	Loan Interest Rate %:	10.5

Termination Distribution

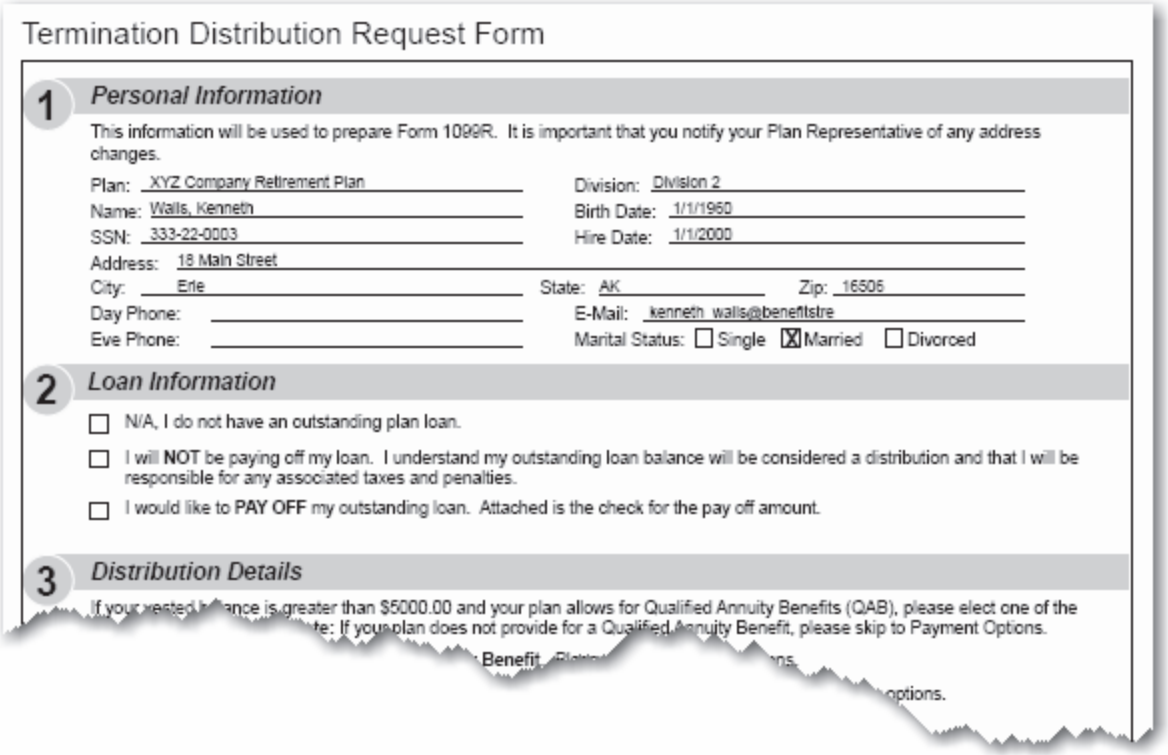
To request a Service Termination or Plan Termination distribution, the following document is required:

- Distribution Request Form

1. Click the request a Termination Distribution link.



2. Termination Distribution Request Form in PDF will generate.
3. Print and Complete form.

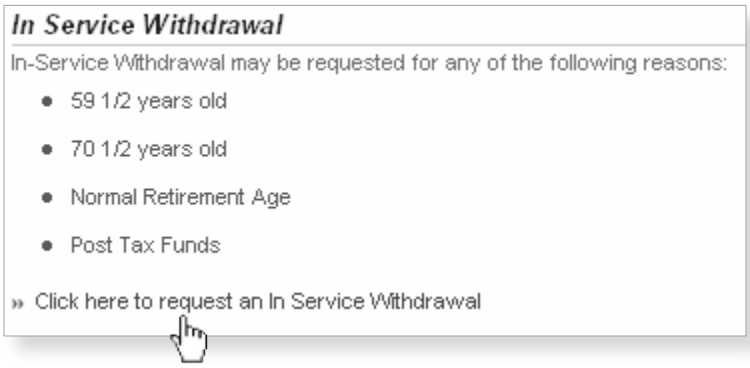


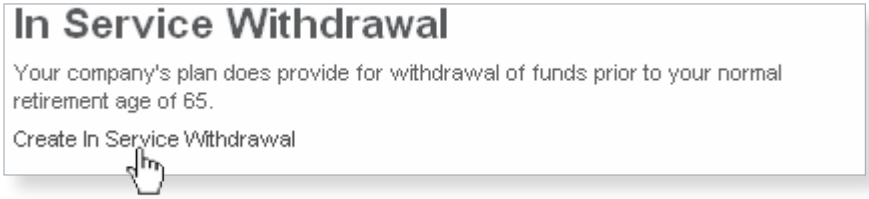
In Service Withdrawal

In Service Withdrawal may be requested for any of the following reasons:

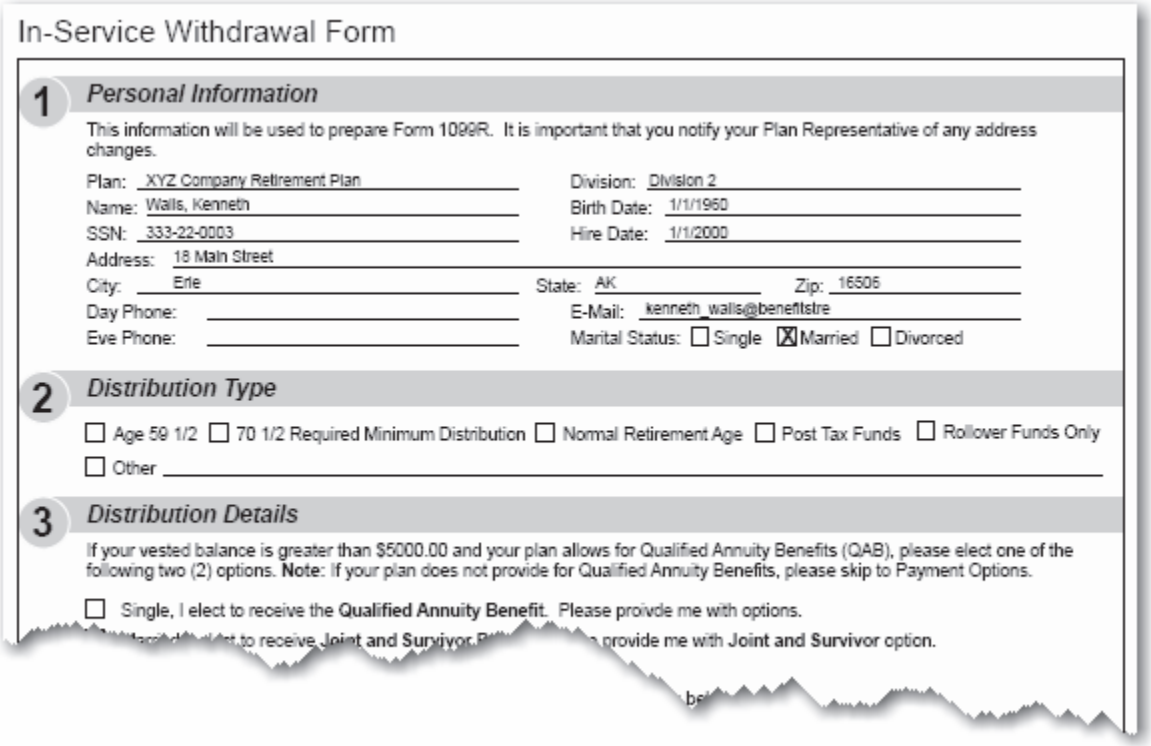
- 59 1/2 years old
- 70 1/2 years old
- Normal Retirement Age
- Post Tax Funds

1. Click the request an In Service Withdrawal link.
2. Click the Create In Service Withdrawal link.





3. In Service Withdrawal Form in PDF will generate.
4. Print and Complete form

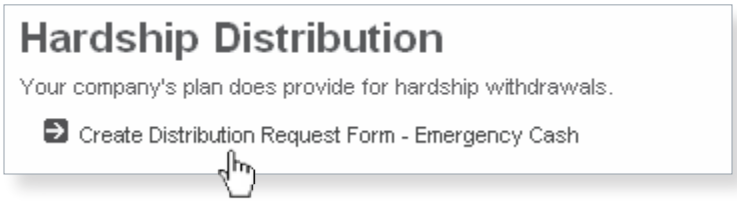


Hardship Distribution

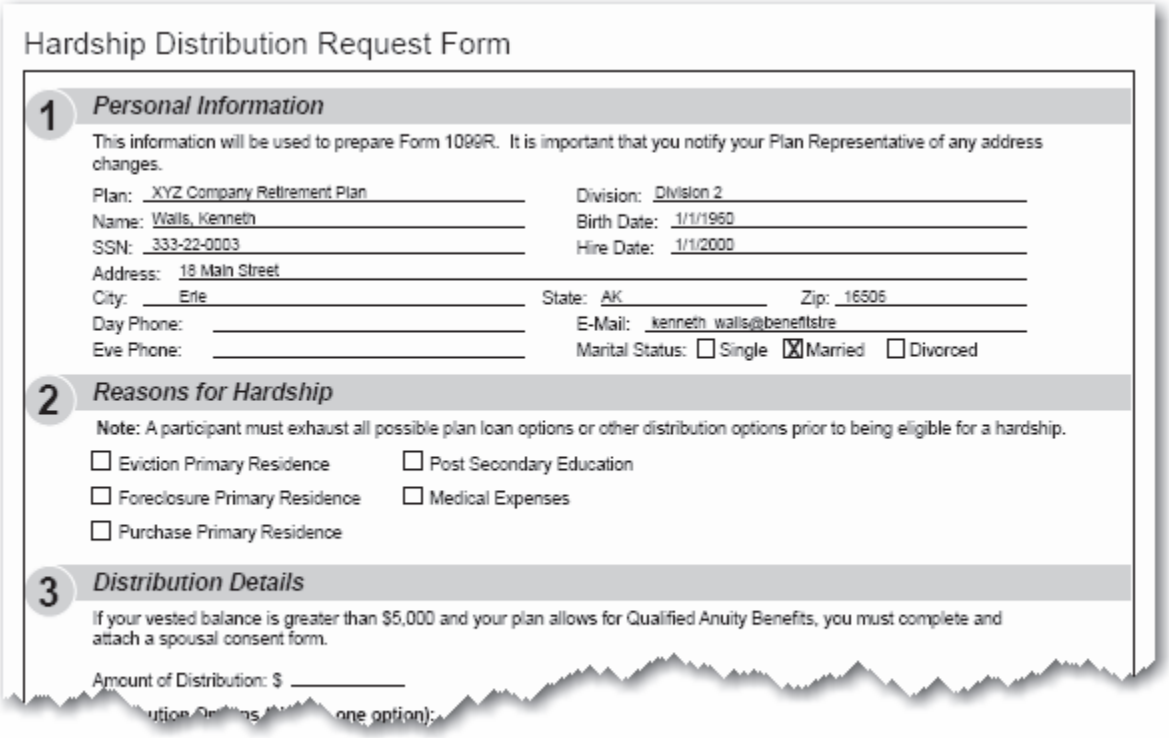
To request a Hardship Distribution, the following document is required:

- Hardship Distribution Request Form

1. Click the request a Hardship Distribution link.
2. Click the Create Distribution Request Form - Emergency Cash link.



3. Hardship Distribution Request Form in PDF will generate.
4. Print and Complete form.



Hardship Distribution Request Form

1 Personal Information

This information will be used to prepare Form 1099R. It is important that you notify your Plan Representative of any address changes.

Plan: XYZ Company Retirement Plan
Division: Division 2
Name: Walls, Kenneth
Birth Date: 1/1/1960
SSN: 333-22-0003
Hire Date: 1/1/2000
Address: 18 Main Street
City: Erie
State: AK
Zip: 16506
Day Phone:
E-Mail: kenneth_walls@benefitstre
Eve Phone:
Marital Status: ☐ Single ☒ Married ☐ Divorced

2 Reasons for Hardship

Note: A participant must exhaust all possible plan loan options or other distribution options prior to being eligible for a hardship.

☐ Eviction Primary Residence
☐ Post Secondary Education
☐ Foreclosure Primary Residence
☐ Medical Expenses
☐ Purchase Primary Residence

3 Distribution Details

If your vested balance is greater than $5,000 and your plan allows for Qualified Anuity Benefits, you must complete and attach a spousal consent form.

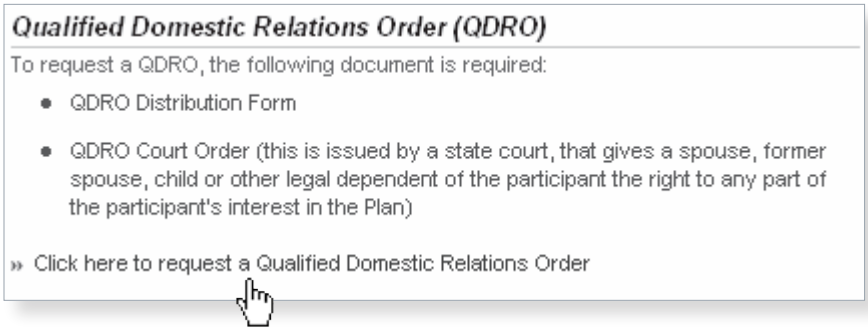
Amount of Distribution: $

Qualified Domestic Relations Order (QDRO)

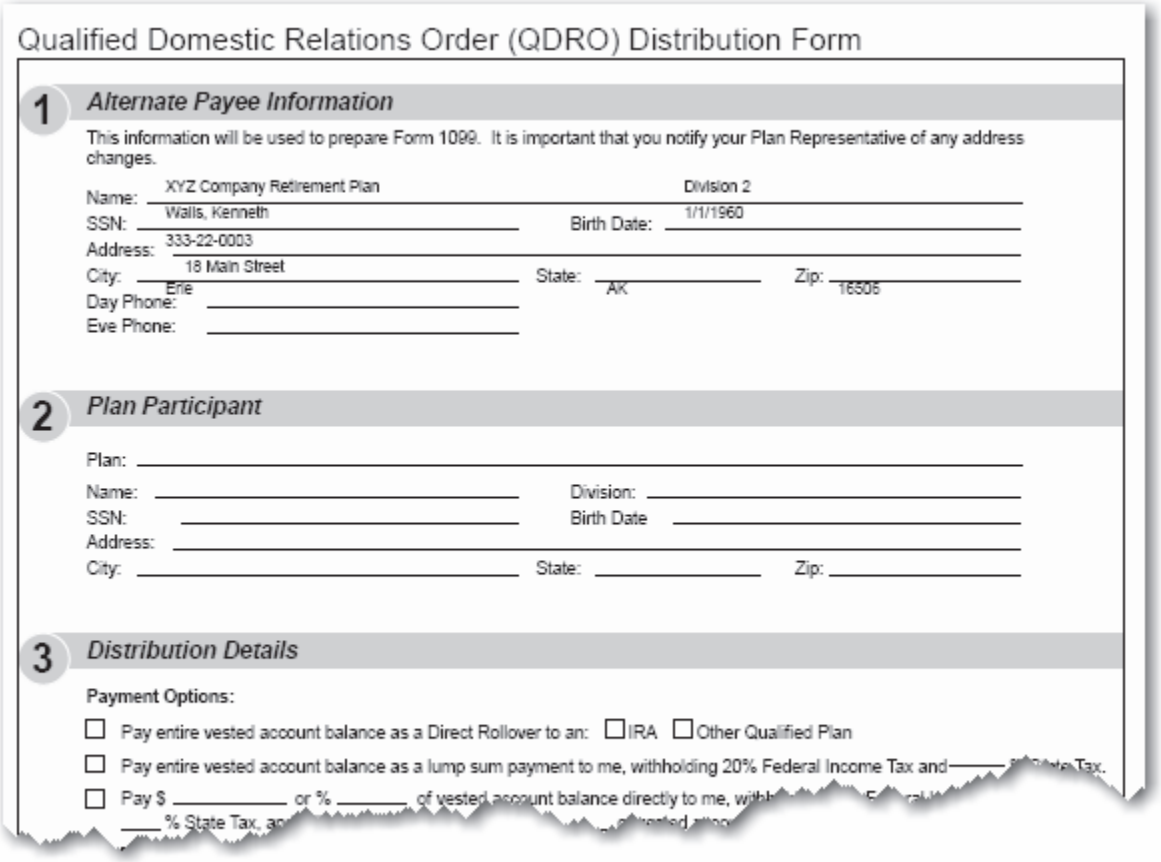
To request a QDRO, the following document is required:

- QDRO Distribution Form
- QDRO Court Order (this is issued by a state court, that gives a spouse, former spouse, child or other legal dependent of the participant the right to any part of the participant's interest in the Plan)

1. Click the request a Qualified Domestic Relations Order link.



2. Qualified Domestic Relations Order Distribution Form in PDF will generate.
3. Print and Complete form.



Qualified Domestic Relations Order (QDRO) Distribution Form

1 Alternate Payee Information

This information will be used to prepare Form 1099. It is important that you notify your Plan Representative of any address changes.

Name: XYZ Company Retirement Plan Division 2
SSN: Walls, Kenneth Birth Date: 1/1/1960
Address: 333-22-0003
City: 18 Main Street State: AK Zip: 16505
Day Phone: Erie
Eve Phone:

2 Plan Participant

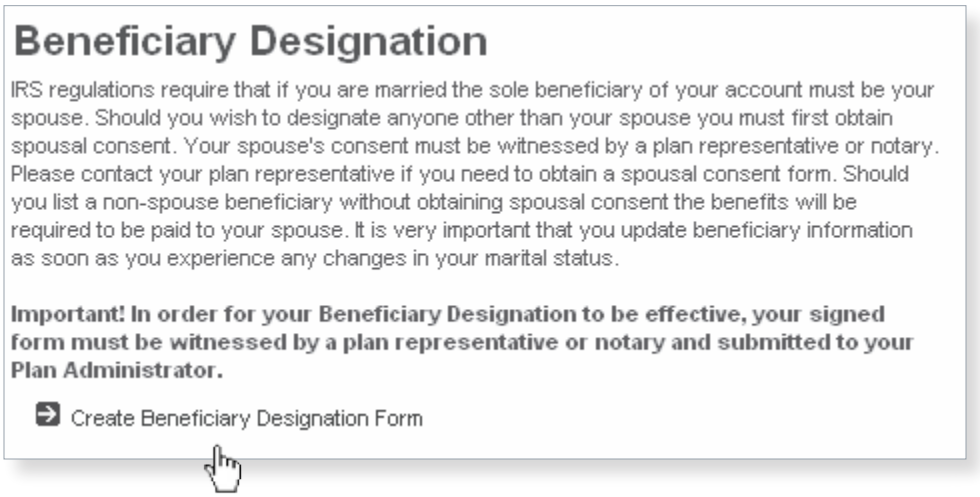
Plan:
Name: Division:
SSN: Birth Date
Address:
City: State: Zip:

3 Distribution Details

Payment Options:

☐ Pay entire vested account balance as a Direct Rollover to an: ☐ IRA ☐ Other Qualified Plan
☐ Pay entire vested account balance as a lump sum payment to me, withholding 20% Federal Income Tax and
☐ Pay $ or % of vested account balance directly to me, with
% State Tax, an

Change Beneficiaries

Complete the Beneficiaries screen under Manage Your Account - Beneficiaries. Then, click the Create Beneficiary Designation Form. Print the form, complete, sign, and give the form to your Plan Administrator.

1. Click the Create Beneficiary Designation Form link.
2. Create Beneficiary Designation Form in PDF will generate.
3. Print and Complete form.