When you log-in, a Participant Summary Page will be displayed.
Navigation options are on the color bar across the top of the page.

Account and investment information:

I. To view all investments and current pricing offered by the retirement plan:
   a. Click on "Investments" on the navigation bar.
   b. Click on "Investment Profiles" on the left-hand colored navigation bar.
   c. This page also contains a link to Morningstar, an independent research firm that provides information and other services to investors. Click on "Performance for all available funds".

II. To view your customized Rate of Return:
   a. Click on "Investments" on the navigation bar.
   b. Click on "Rate of Return" on the left-hand colored navigation bar.
   c. The instructions are self-explanatory.

Managing your account investments:

I. ***Investment Elections*. To change the direction of your *future* contributions:**
   a. Click on "Transactions" on the navigation bar.
   b. This will take you to the Investment Elections-All Sources page.
   c. Make your new percentage elections on the right column, ensuring that your total elections equal 100%.
   d. Click the "Submit" button and you will receive a confirmation number.

II. ***Transfer between investments*. To move some or all of your money from one investment to another OR to *rebalance* your account:**
   a. Click on "Transfer Funds" on the left-hand colored navigation bar.
   b. This will take you to the Transfer Between Investments-All Sources page.
   c. Use the drop-down box under Transfer Type in order to choose what type of transfer you wish to make – either "transfer between investments" or "rebalance investments based on current allocation percentages".
   d. You may leave the "Source" as the default option of "All Sources" because it is irrelevant to this retirement plan.
      1. If you wish to transfer between investments, utilize the "from" and "to" columns. You may only transfer OUT of one investment at a time and the amounts in the "TO" column must equal 100%.
      2. If you wish to rebalance your account, choose this option from the drop-down box and click the "submit" button at the bottom.

   IMPORTANT: You should not transfer between investments AND rebalance your account at the same time, only do one or the other.

Reports and passwords:

I. To obtain copies of previously-issued quarterly reports, click on "Tools" on the navigation bar.

II. To change your username and/or password, click on "Personal Profile" on the navigation bar. The instructions are self-explanatory.

To log-out, click on the Log-Out button to the far right, under the colored navigation bar, from the Summary Page. This will allow you to exit the website.