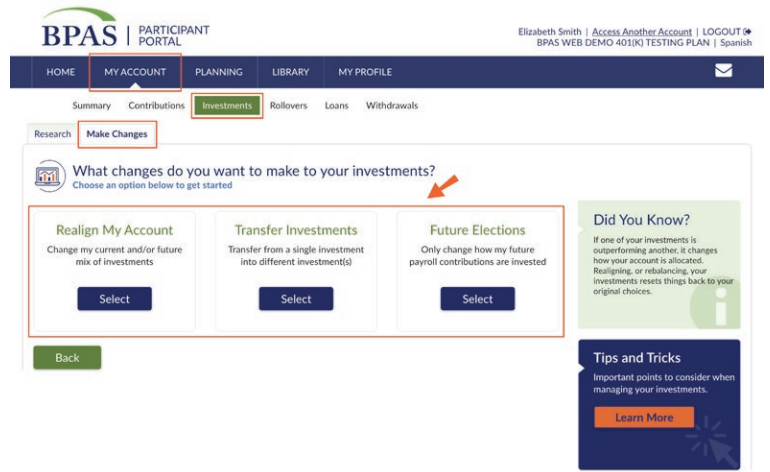




Investment Transactions

For any investment-related transaction, click on the 'My Account' menu from your participant portal home page. Click on the 'Investments' sub-menu. Select the 'Make Changes' tab, and click the select button under 'Choose Investments'.



With multiple transaction types, defining your goal will help you determine which to use.



A Complete Overhaul

Select:
Realign My Account

Realignment moves your entire account balance to the new investments you choose, and future contributions will be invested in the same manner.

1. To change how your current and/or future contributions are invested, select 'Realign My Account'. Choose one of these available options:
 - **Current and Future:** Realigns your current investments and changes how future contributions will be invested. This moves your entire account balance to the new investments that you choose, and future contributions will be invested in the same manner.
 - **Current Balance Only:** Realigns only your current balance to the new chosen investments. Future contributions continue being invested based on your existing election.
 - **Future Contributions Only:** Changes only how future contributions to your account are invested. Your existing balance will not be changed or realigned.
2. After selecting one of these options, change the percentage to be invested in each individual fund by using the +/- scroll wheel, or by typing in the percentage. Any individual fund may be allocated from 1-100%, however, the total combined amount must equal 100%. When finished, click 'Change Elections'.
3. Click 'Confirm' on the confirmation window to complete the realignment.



Change One Investment

Select:
Transfer Investments

Future contributions continue being invested based on your existing election.

1. To move money from one individual fund to one or more different funds, select 'Transfer Investments'.
2. On the left side of the fund name, click the bubble of the fund you would like to move money out of, then click continue.
3. Under the heading 'type' choose whether you would like to transfer a percentage of the fund, or a specific dollar amount. Percentages can be done in 1% increments from 1-100%. Dollar amount can be done in \$0.01 increments. After choosing the amount, click 'continue'.
4. Choose where you would like the investment to be transferred to. Use the +/- scroll wheel, or type in the percentage. Any individual fund may be allocated from 1-100%, however, the total combined amount must equal 100%. When finished, click 'Change Elections'.
5. Click 'Confirm' on the confirmation window to complete the transfer.

Note: All transactions occur after close of the New York Stock Exchange. Transactions submitted after that time are held until the next trade date. A transaction is not complete without a confirmation number. Be sure to complete the entire process and receive your confirmation number.

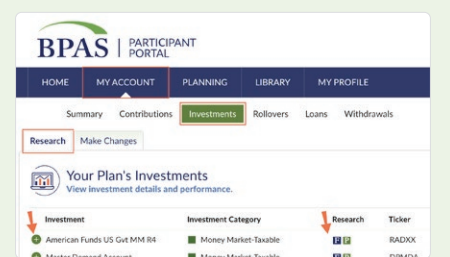


Start New Investment

Select:
Future Elections

Change only how future contributions to your account are invested. Your existing balance will not be changed or realigned.

1. To change how future contributions are invested, select 'Future Elections'. Change the percentage you would like to be invested in each individual fund by using the +/- scroll wheel, or by typing in the percentage. Any individual fund may be allocated from 1-100%, however, the total combined amount must equal 100%. When finished, click 'Change Elections'.
2. Click 'Confirm' on the confirmation window to complete the future election change.



Research Investment Options

Under the 'Research' tab in the Investments sub-menu, click the '+' to the left of the fund name to see investment performance.

View fund fact sheets by selecting the blue 'F' icon, or view fund prospectus by selecting the green 'P' icon.

Questions? Let's Talk.

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