



# AccountLink System

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## Participant Guide

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**Guide Notes:** *This guide was created as a point of reference for those seeking help with online account access. As you proceed through this guide, please note that depending on your plan and what is available to you, the images and step numbers within this document may vary slightly from what is on your screen. PCS is committed to protecting your privacy and security. The PCS Privacy Policy forbids the dissemination of confidential or personal information to unauthorized individuals, and PCS takes technical, administrative and physical precautions to safeguard your information.*

**Questions:** *If you have questions, concerns, or would like more information about the articles featured here, our Participant Service Representatives are more than happy to help. Participant Service Representatives are available Monday through Friday from 8:00am to 7:00pm EST at 1-888-621-5491.*

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# ONLINE ENROLLMENT



## Section 1: Logging In

### Your First Login

Access the website [www.WebAccountLink.com](http://www.WebAccountLink.com). In the center of the page, you will see the AccountLink login box, asking for your User ID and PIN. Your initial User ID is your Social Security Number and your temporary PIN is the last four digits of your Social Security Number.



Please exclude any dashes in your social security number when entering it here. Rather than using "XXX-XX-XXXX" use "XXXXXXXXXX"

## Security Questions

Since this is your first time logging in, you will be asked to provide 4 security questions and answers. These will be used when retrieving a lost password, or when you are logging in from an unfamiliar or public computer.

Choose which questions you would like to be asked in the future and provide the answers in the adjacent answer boxes. When finished, click on the "Submit" button.

### Security Setup

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Question	Answer
Where were you born? <input style="float: right;" type="button" value="v"/>	<input style="width: 90%;" type="text" value="Boston"/> *
What is your pet's name? <input style="float: right;" type="button" value="v"/>	<input style="width: 90%;" type="text" value="Sparky"/> *
What is the name of your favorite sports team? <input style="float: right;" type="button" value="v"/>	<input style="width: 90%;" type="text" value="Boston Bifocals"/> *
What is your mother's maiden name? <input style="float: right;" type="button" value="v"/>	<input style="width: 90%;" type="text" value="Folger"/> *

## Section 2: The Steps to Enrollment

### Initializing Password – Step 1

**Part 1)** The top half of this page is where you will create your User ID and PIN to access the site.

- *Note: Your username and PIN are case sensitive. Make sure that caps locks is off.*
- Enter your username (6-12 alphanumeric characters)
- Enter your PIN (6-8 alphanumeric characters)
- Re-enter your PIN for verification

We recommend that you place a check in the box for "Sync web and voice response password." This ensures that your password for the website and the automated AccountLink toll-free telephone system (888-621-5491) are the same.

We have enhanced the security of the site to comply with the Electronic Security Act. In the drop down box, select your verification question and fill in its answer in the box to the right.

**Username Information**

Establish your Username:  
(6-12 alphanumeric digits, case-sensitive)  \*

Establish your PIN:  
(6-8 alphanumeric digits, case-sensitive)  \*

Re-enter PIN:  \*

Sync web and voice response password

Remember your Username and PIN. You will need them to access your account via the plan website in the future.

In the event that you lose your PIN, please set up the answer to your "Lost PIN" verification question.

Verification Question:

Verification Answer:  \*

**Note:** You can only access the AccountLink toll-free telephone system (option 1 at 1-888-621-5491) after you have enrolled. If you have any questions, please contact a participant services representative (option 2 at the number above).

**Part 2)** The remainder of the page is where you will fill out your personal information. Please remember to review any information already provided for accuracy.

Fill out the required fields (marked with a red asterisk \*)

**Your Personal Information**

First name:  \*

Last name:  \*

Date of Birth (mm/dd/yyyy):  \*

Address Line 1:  \*

Address Line 2:

City:  \*

State:   \*

Postal Code (Zip):  \*

Country:  \*

Home phone number:  )  -

Click on the "Save and Continue" button to move on to Step 2

- Fill in the appropriate email address fields (Home, Office, and/or Other)
  - We encourage the use of an e-mail address. However, if you do not have an email address, place a check in the box for "I do not have an e-mail address"

- Select which email address you would like to send email confirmations to (Home, Office, Other, or None).

**If you would like to receive confirmations of transactions, please fill out the following information:**

I do not have an e-mail address

Send Email confirmation to:

Home Email:

Office Email:

Other Email:

**Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.**

**Note:** As the website suggests, continue through all of the enrollment process steps until you receive confirmation that your enrollment is complete. Canceling or closing your browser will cause your enrollment to not be processed.

You will be presented with an error message if you leave any required fields blank.

## Setting Contribution Limits – Step 2

This will only apply if your plan allows for online contribution election and change. Please note that depending on your plan, you may have additional input fields for Roth and voluntary After-tax Contributions.

Maximum contribution percentage permitted in this plan: 100.00%

IRS limit on 401(k) contributions in 2010: \$16,500.00.

IRS limit on "catch-up" contributions\* in 2010: \$5,500.00.

\*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.

**Enter your salary contribution election:**

**PRE-TAX CONTRIBUTIONS**  
I wish to contribute the following amount **each pay period** to the plan, subject to limits above.

0.00 Enter a minimum of 0.00 dollars.

or

0.00 Specify a percentage between 0.00% and 85.00% in increments of whole percentages.

**ROTH 401(k) CONTRIBUTIONS**  
I wish to contribute the following amount **each pay period** to the plan, subject to limits above.

0.00 Enter a minimum of 0.00 dollars.

or

0.00 Specify a percentage between 0.00% and 85.00% in increments of whole percentages.

Go to step 1    Continue to Step 3    Go to Previous Step    Go to Next Step    Return to Main Login Page

- Place a check in the box under "PRE-TAX CONTRIBUTIONS" and fill in an amount in the box to the right.

- This is where you can specify (between 0.00% and 100.00%) how much you wish to contribute each pay period to the plan.
- This number must be a whole percent and end in .00 (I.E. 3.00, 12.00, 19.00, Not 3.25, 12.5, 19.75, etc)
- If you have contributed to another 401(k) or 403(b) plan during this calendar year, fill in the amount in the box next to “Amount contributed:”
- Click on the “Save and Continue” button to continue.

## Selecting Investments – Step 3

Please note, depending on your plan this step may be omitted. This step allows you to select your preferred investments. To do this, enter the percentage of your contribution you wish to apply towards each fund.

The investment election percentages you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment election percentages. For more information, please contact your plan administrator once you have completed the enrollment process.

[Review Fund Performance and Prospectuses](#)

I elect to invest all future contributions (including employee and employer contributions) as follows.

When finished, click on the “Save and Continue” button.

FUND NAME	ELECTION %
AIM Small Co Gr Inv	0.00 %
<b>EQUITY LARGE CAP GROWTH</b>	
MFS Capital Opportunities	60.00 %
<b>FOREIGN LARGE BLEND</b>	
Credit Suisse International Focus Managers International Equity	0.00 %
<b>FOREIGN LARGE GROWTH</b>	
Janus Aspen International Growth	10.00 %
<b>INVESTMENT PRODUCT</b>	
Aggressive Model	0.00 %
Aggressive Model	25.00 %
Balanced Portfolio	0.00 %
Capital Preservation Model	0.00 %
<b>WORLD STOCK</b>	
Oppenheimer Global Opportunities Fund A	5.00 %
Total	100.00%

If you do not provide investment directions for your contributions, they will be defaulted to the Federated Capital Preservation until you provide other investment instructions. Once contributions are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

## Reviewing Your Entries – Step 4

Please review carefully and confirm your entries.

- If you need to modify any of your entries, click on the corresponding “Edit” button.
- Once you are satisfied with your entries, click on the “Finish” button. You will receive an e-mail confirmation at the e-mail address you have previously supplied in Step 1.

<b>Personal Information:</b>		<input type="button" value="Edit"/>
Username:	benfranklin	
Verification Question: Where were you born?	Verification Answer:	Boston
First Name	Benjamin	
Last Name	Franklin	
Date of Birth (mm/dd/yyyy)	01/17/1706	
Address Line 1	5th and Arch Street	
Address Line 2		
City	Philadelphia	
State	PA	
Postal Code (Zip)	19106	
Country	USA	
Phone Number	(267) 675 - 6711	
Send Email confirmation to:	Home	
Home Email	benjfrank@pcscapital.com	
Office Email		
Other Email		
<b>Salary Deferral Elections:</b>		<input type="button" value="Edit"/>
PRE-TAX CONTRIBUTIONS		
Deduct 3.00% each pay period.		
I have contributed to another 401(k) or 403(b) plan this calendar year in the amount of \$120.03.		
<b>Salary Deferral Elections:</b>		<input type="button" value="Edit"/>
PRE-TAX CONTRIBUTIONS		
Deduct 3.00% each pay period.		
I have contributed to another 401(k) or 403(b) plan this calendar year in the amount of \$120.03.		
<b>Investment Elections:</b>		<input type="button" value="Edit"/>
All future contributions to the plan will be invested as follows:		
<b>EQUITY LARGE CAP GROWTH</b>		
MFS Capital Opportunities	60.00%	
<b>FOREIGN LARGE GROWTH</b>		
Janus Aspen International Growth	10.00%	
<b>INVESTMENT PRODUCT</b>		
Aggressive Model	25.00%	
<b>WORLD STOCK</b>		
Oppenheimer Global Opportunities Fund A	5.00%	
If your enrollment information is correct, click below to submit your enrollment request		
<input type="button" value="Finish"/>		



## Section 3: Beneficiary Designation

### Beneficiary Designation Form

Now that your Enrollment is complete, you must complete and sign the Beneficiary Designation Form.

- Select “click here” to download the Beneficiary Designation Form for completion.
- Once completed and signed, please return the form to your human resources department.

#### **Final Step: Beneficiary Designation Form**

Now that you have successfully enrolled in the plan, please [click here](#) to download and complete a **Beneficiary Designation Form**. Once you have completed and signed the form, please forward the original to your human resources department.

#### **Congratulations! Your Enrollment is Now Complete.**

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

#### **Reminders:**

The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

Go to plan website

- Congratulations! Your Enrollment is now complete and you will receive a confirmation of your enrollment via email and in writing to the address provided. Press the “Continue” button to access the plan website.

# ONLINE ACCESS



## Section 4: Accessing the Website

### Logging In

Access the website [www.WebAccountLink.com](http://www.WebAccountLink.com). In the center of the page, you will see the AccountLink login box, asking for your User ID and PIN. Enter this information and click the blue "Login" button.



## Security Questions

You will be asked to provide 4 security questions and answers. These will be used when retrieving a lost password or when you are logging in from an unfamiliar or public computer.

Choose which questions you would like to be asked in the future, and provide the answers in the adjacent answer boxes. When finished, click on the "Submit" button.

**Security Setup**

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Question	Answer
Where were you born?	Boston
What is your pet's name?	Sparky
What is the name of your favorite sports team?	Boston Bifocals
What is your mother's maiden name?	Folger

Submit

## Language Selection

The AccountLink System is available in both English and Spanish. To change your preferred language, click on either of the "English" or "Spanish" links.

**PCS AccountLink**  
PROFESSIONAL CAPITAL SERVICES

ENGLISH SPANISH

Please Login to your Account

USER ID >

PIN >

LOGIN

Forgot User ID or Password?

## User IDs or passwords

Should you forget your User ID or PIN, you can have your information sent to the email address we have on file for you. First, click on the link, "Forgot User ID or Password?"

PCS AccountLink  
PROFESSIONAL CAPITAL SERVICES  
ENGLISH SPANISH

Please Login to your Account

USER ID >

PIN >

LOGIN

[Forgot User ID or Password?](#)

On the next screen you will need to enter your social security number and then click on the "Submit" button.

Please exclude any dashes in your social security number when entering it here. Rather than using "XXX-XX-XXXX" use "XXXXXXXXXX"

**Request User ID and Password**

Enter your social security number below and press 'Submit'. You will be asked one or more alternate verification questions. Once you have successfully answered all questions provided, an e-mail message containing a custom web address will be sent to your e-mail address on record to allow you to view or reset your password.

**PLEASE NOTE:** This option is only available if you have previously entered the alternate verification information. If you have not entered this information then please contact your participant services representative at 1-888-621-5491 with any login questions.

Participant  Sponsor

Social Security Number:

Cancel Submit

You will then be asked one of the security questions you chose during enrollment. Fill in the correct answer in the box next to "Verification answer:" and then click the "Submit" button.

**Request User ID and Password**

Enter your social security number below and press 'Submit'. You will be asked one or more alternate verification questions. Once you have successfully answered all questions provided, an e-mail message containing a custom web address will be sent to your e-mail address on record to allow you to view or reset your password.

**PLEASE NOTE:** This option is only available if you have previously entered the alternate verification information. If you have not entered this information then please contact your participant services representative at 1-888-621-5491 with any login questions.

Participant  Sponsor

Verification question: What is your pet's name?

Verification answer:

Cancel Submit

# Section 5: My Account

## Dashboard

When you click on the "My Account" menu link, you are taken to your home page. The home page offers a new dashboard view where you can quickly access your important fund information, including your personal information, account balances, contributions, and any important messages that may be waiting for you.

On your dashboard, you may see an area notifying you that you have new messages waiting. Within that box, click on the bulleted link to display your awaiting messages.

**powered by PCS AccountLink**

My Account | My Investments | Account Transactions | Statements and Reports | Learning Center | My Profile | Logoff | Help

Welcome: **Benjamin Franklin**  
Key Systems 401(k) Plan

**Account Information**

Your Advisor Contact Info:  
Mark Klein,  
1500 Market Street, Philadelphia, PA. 19102  
Phone: 267-675-6565

**Personal Info** [View Details](#)

**Benjamin Franklin**  
123 PCS ST  
Philadelphia, PA 12345  
Birth date: 01/17/1956  
Hire date: 03/01/2007  
Home e-mail: bfrank@pcscapital.com  
Office e-mail: bfrank@pcscapital.com  
Entry date: 01/01/2008  
Marital status: Unknown

**Balance by Investment as of 08/11/2010** [View Details](#)

Investment	Balance	Vested Balance	Current Election
Aberdeen International Equity Fund Inst	\$10.66	\$10.66	10.00%
Janus Aspen International Growth	\$3,734.98	\$3,734.98	20.00%
Oppenheimer Global Opportunities Fund A	\$1,088.75	\$1,088.75	5.00%
<b>Total:</b>	<b>\$4,834.39</b>	<b>\$4,834.39</b>	<b>35.00%</b>

**Important Messages**

You have 1 message(s) from your plan. Please select a message to view the details.

- Need help? Call us at 1-888-621-5491

**At-a-Glance**

Account balance: \$4,834.39  
Vested balance: \$4,834.39  
Current plan category: Active

**Charted Balances** [View Details](#)

**Account Balances**

**Asset Class Balances**

**Balances by Source as of 08/11/2010** [View Details](#)

Source	YTD Contributions	Balance	Vested Balance	Vested Percent
Employee Pre-tax	\$0.00	\$2,844.40	\$2,844.40	100.00%
Employer Contribution	\$0.00	\$601.63	\$601.63	100.00%
Employer Match	\$0.00	\$1,388.36	\$1,388.36	100.00%
<b>Total:</b>		<b>\$4,834.39</b>	<b>\$4,834.39</b>	

**Contributions** [View Details](#)

Type	Current Rate
Pre-tax	5.00%
Post-tax	Not contributing
Last Pre-tax deferral contribution change via Web/Phone	5.00%
Last Post-tax contribution change via Web/Phone	\$0.00

**Recent Transactions** [View Details](#)

No records available at this time.

**Account Balances Legend:**

- Janus Aspen International Growth: \$3,734.98
- Oppenheimer Global Opportuniti...: \$1,088.75
- Aberdeen International Equity ...: \$10.66

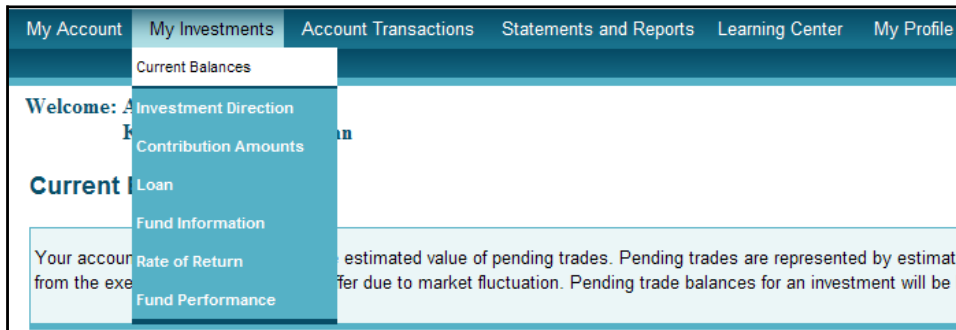
**Asset Class Balances Legend:**

- Foreign Large Blend: \$10.66
- Foreign Large Growth: \$3,734.98
- World Stock: \$1,088.75

# Section 6: My Investments

## Current Balances

The "Current Balances" section found under "My Investments" shows your investments along with their current balances, vested balances, current election percentages, number of shares, and price per shares. There are three different tabular views to choose from: "Investment," "Asset Class," and "Source."



If your account contains Investment (Asset Allocation) Models, you can review the underlying funds in the model by clicking on the model name. The information that can be viewed includes the fund name, dollar value, vested balance, units, and allocation percentage.

**Current Balances**

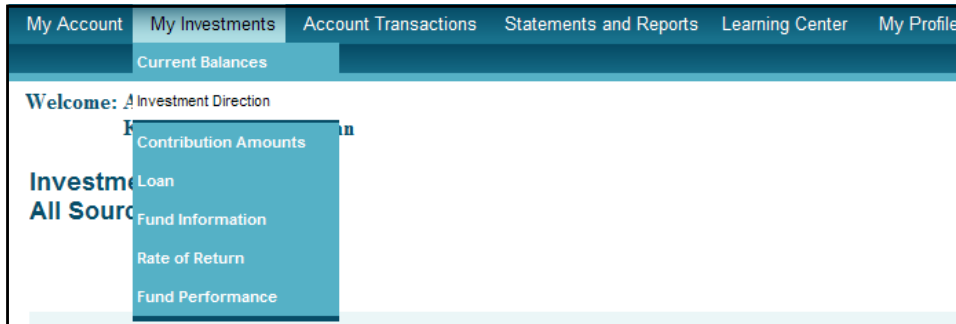
Your account balance may include the estimated value of pending trades. Pending trades are represented by estimating values using investment prices as of the request date. Actual dollars and/or units that result from the execution of the trade may differ due to market fluctuation. Pending trade balances for an investment will be located under the total balance and will be denoted by: **\$(###.## P)**.

Ⓢ Fees/Trading Rules
Investment
Asset Class
Source

Balance by Investment as of 04/06/2008		Change Investment Elections		Transfer Investments	
Investment	Balance	Vested Balance	Number of Shares	Price per Share	
T. Rowe Price Emerging Markets <span>Ⓢ</span>	\$409.15	\$319.45	10.464000	\$39.10	
Lifestyle 100 Equity	\$2,656.48	\$0.00			
Lifestyle 80/20	\$5,984.28	\$5,984.28			
Vanguard Selected Value <span>Ⓢ</span>	\$260.65	\$197.24	14.937000	\$17.45	
Vanguard Small Cap Value Fund	\$186.94	\$186.94	12.471000	\$14.99	
<b>Total:</b>	<b>\$9,497.50</b>	<b>\$6,687.91</b>			

# Investment Directions

The "Investment Directions" section found under "My Investments" lets you check your investment allocation percentages. You may need to choose the source first.






Details will be shown information about your current investment elections.

 - This symbol indicates that Fees/Trading Rules apply to this investment. You can click on the dollar sign icon for more details.

**Investment Direction**  
**Employee Pre-tax**





[Return to source selection](#)

 Fees/Trading Rules

Investment	Allocation Percent
T. Rowe Price Emerging Markets 	10.00%
Lifestyle 80/20	69.00%
Vanguard Selected Value 	11.00%
Vanguard Small Cap Value Fund	10.00%

Current Investment Election

[Graph View](#)

 T. Rowe Price Emerging Markets	10.00%
 Lifestyle 80/20	69.00%
 Vanguard Selected Value	11.00%
 Vanguard Small Cap Value Fund	10.00%

# Contribution Amounts

The "Contribution Amounts" section found under "My Investments" is where you can go to find out your current contributions, or percent contributed per pay period.

Last Web/Phone Contribution		Total
Pre-Tax Deferral		3.00% per pay period
After-Tax Deferral		\$0.00 per pay period
Roth:		\$0.00 per pay period
Contribution Type	Current Contribution	
Pre-Tax Deferral		3.00% per pay period
Roth:		Not contributing
After-Tax Deferral		Not contributing
The amount contributed, if any, to another 401(k) plan this year: \$0.00		

## Loan Balances

If your Plan allows for participant loans, The "Loan Balances" section found under "My Investments" provides information about any existing participant loans you may have.

Loan Balances								
This page provides information about any existing loans that you may have.								
Loans								
Loan Number	Current Balance Amt	Initial Loan Amt	Payment Amt	Remaining Payments	Next Pay Date	Effective Date	Amortization Schedule	
1	\$4,954.71	\$5,000.00	\$50.54	103	09/16/2003	09/08/2003	<a href="#">Show</a>	
<b>Total:</b>	<b>\$4,954.71</b>							
There are 1 loans that have been withdrawn.								

## Fund Information

The "Fund Information" section found under "My Investments" serves as a gateway for you to obtain more information about the investments available in your Plan.

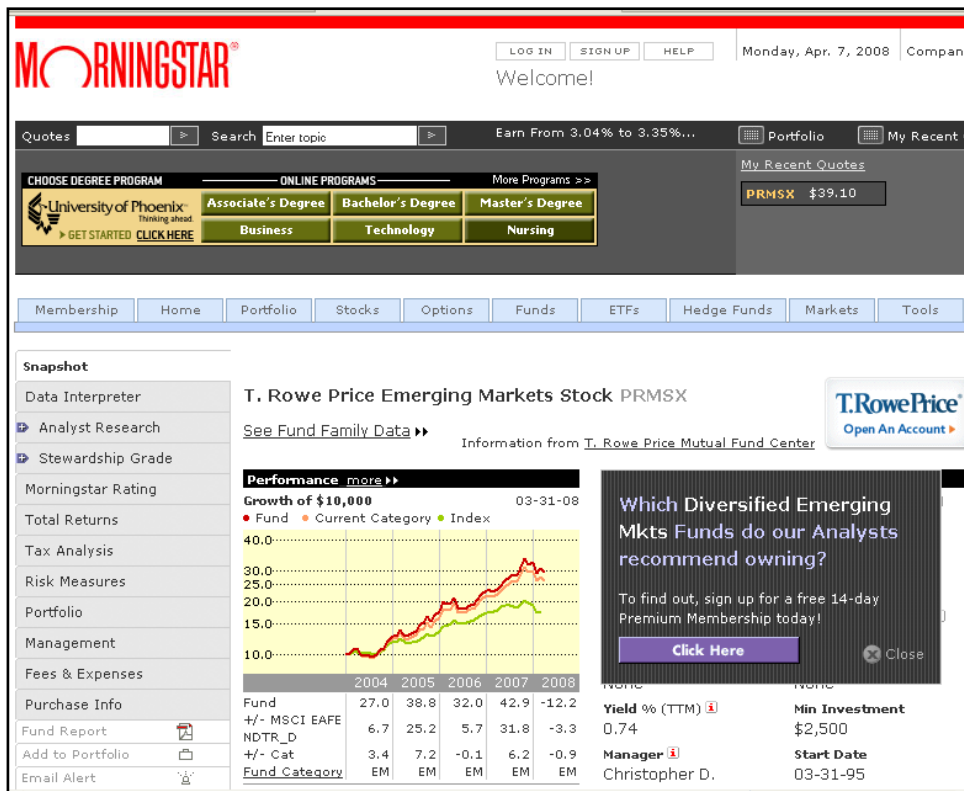
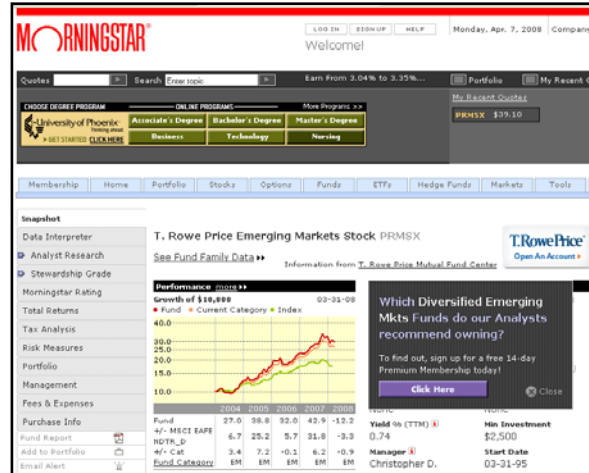
The screenshot shows a navigation menu with the following items: My Account, My Investments, Account Transactions, Statements and Reports, Learning Center, and My Profile. A dropdown menu is open under 'My Investments', listing: Current Balances, Investment Direction, Contribution Amounts, Loan, Fund Information, Rate of Return, and Fund Performance. The 'Fund Information' option is highlighted in blue.

You can click on the "View" link to see the investment prospectus.

Fund Information					
Listed below are the funds available in your plan. Prices shown may not indicate the latest market value. Use the available links to get more up to date information by clicking on one of the following:					
Morningstar Quote Report					
Fees/Trading Rules					
Investment	Asset Class	Fund Family	Investment ID	Current Price	Prospectus
T. Rowe Price Emerging Markets	Diversified Emerging Mkts	T Rowe Price	PRMSX	\$39.10	<a href="#">View</a>
American Euro-Pacific Growth Fund	Foreign Large Blend	American Funds	AEPGX	\$48.25	<a href="#">View</a>
Vanguard International Value	Foreign Large Value	Vanguard	VTRIX	\$40.13	<a href="#">View</a>

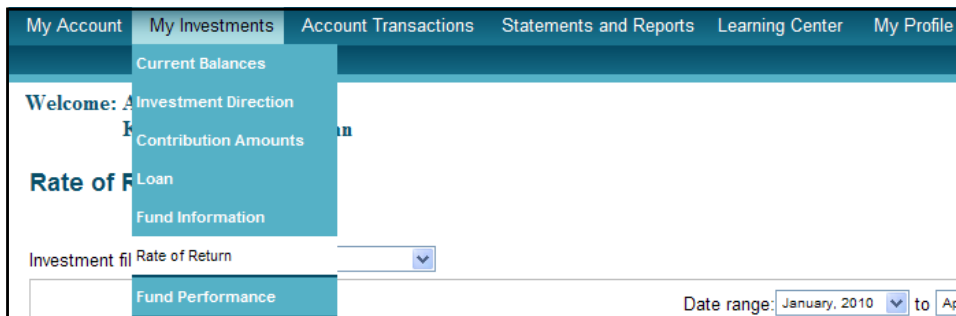


If you click on the name of a mutual fund anywhere on the AccountLink System, you will be directed to the Morningstar® snapshot view for that fund. You can review the fund's key statistics, total returns, risk measures and management information. Click on the "X" in the upper-right corner of the Morningstar® screen to return to the AccountLink system.

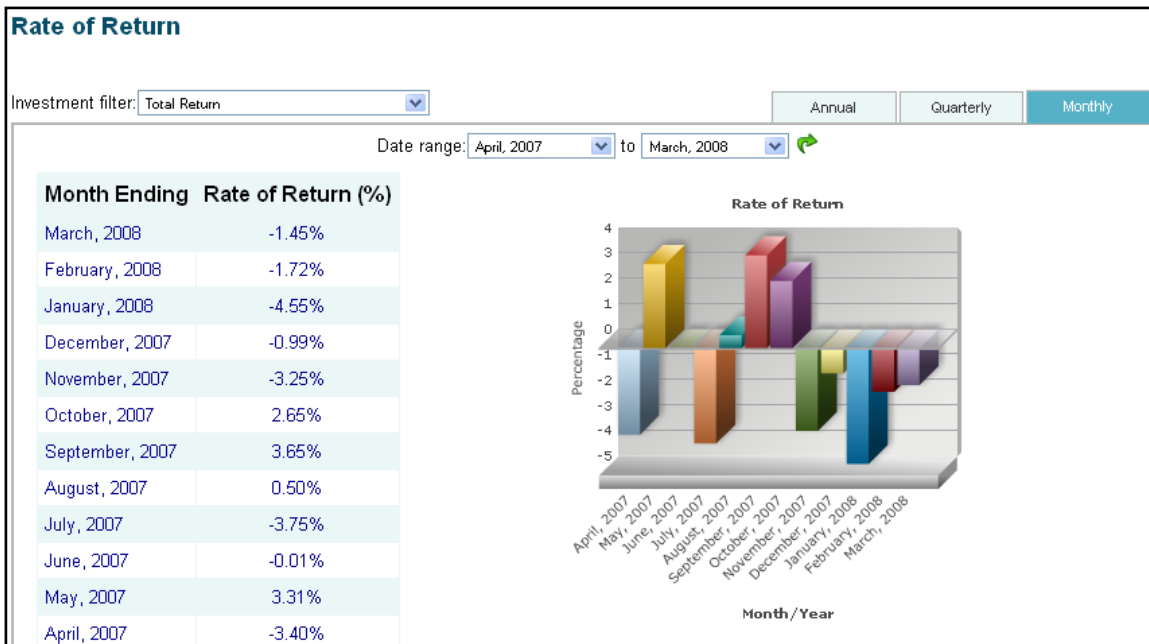


# Rate of Return

The "Rate of Return" section found under "My Investments" offers charts, graphs, and easy to understand tables, detailing your personal rate of return (as calculated by a weighted average on your account history). There is a dropdown which allows you to filter the results shown by the site. You can also specify a date range in which you would like to see information.



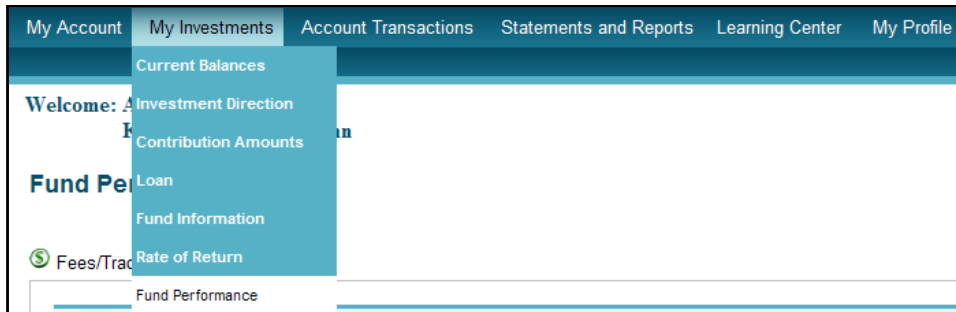
Each chart has three different views; Monthly, Quarterly, and Annually. These buttons are found on the top right portion of the page.



**Note:** The AccountLink system will calculate your rate of return for a fund if you hold a position in that fund on any day during a month.

## Fund Performance

The "Fund Performance" section found under "My Investments" will display a page which allows you to check the historic performance (as calculated by Standard and Poor's®) of all mutual funds available under your Plan. If your Plan includes Investment Models, performance information is supplied by your Plan's advisor.



Again, clicking on the fund's name will take you to its detailed Morningstar® page.

**Fund Performance**

Fees/Trading Rules Investment

Investment	Return as of Date	1 Month	3 Month	Year to Date	1 Year	3 Year	5 Year	10 Year
T. Rowe Price Emerging Markets <span style="color: green;">\$</span>	02/29/2008	6.78%	-4.69%	-6.83%	36.01%	30.61%	37.70%	15.38%
American Euro-Pacific Growth Fund	02/29/2008	0.32%	-8.33%	-7.23%	10.11%	16.65%	22.79%	10.35%
Vanguard International Value <span style="color: green;">\$</span>	02/29/2008	0.49%	-9.40%	-7.50%	3.18%	14.54%	23.27%	8.95%
American Fund High Income Fund A	02/29/2008	-1.19%	-3.08%	-3.02%	-3.75%	4.21%	9.23%	5.62%

## Section 7: Account Transactions

### Investment Directions

The "Investment Directions" section found under "Account Transactions" allows you to make changes to your allocations for future contributions.

Please note that each new contribution:

- Must be at least 5.00%
- In increments of 1.00%
- The total allocation percentage must be 100%

To make changes, type in the new percentage in the new column next to the investment name and click the "Submit" button.

Investment Elections		
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please <a href="#">edit your personal information</a> .		
Confirmation e-mail address: benjfranklin@pcscapital.com		
Investment	Allocation Percent	New %
<b>Diversified Emerging Mkts</b>		
T. Rowe Price Emerging Markets 	10.00%	<input type="text" value="0.00"/>
<b>Foreign Large Blend</b>		
American Euro-Pacific Growth Fund	0.00%	<input type="text" value="0.00"/>
<b>Small Value</b>		
Vanguard Small Cap Value Fund	10.00%	<input type="text" value="0.00"/>
<b>Stable Value</b>		
Federated Capital Preservation	0.00%	<input type="text" value="0.00"/>
<b>Total allocation percent:</b>	<b>100%</b>	<b>0%</b>
<input type="button" value="Graph"/> <input type="button" value="Reset"/> <input type="button" value="Submit"/>		

Note: Changing your future investment directions will only affect contributions made after the investment direction change is processed; this transaction will not affect the investment of your existing account balance.

## Fund Transfer

The "Fund Transfer" section found under "Account Transactions" allows you to transfer your existing investments. You have several options when requesting a transfer.

My Account	My Investments	Account Transactions	Statements and Reports	Learning Center	My Profile
Investment Directions					
Welcome: Benjamin Frank Key Systems 401					
Fund Transfer					
Fund Transfer					
Employer Contributio					
Contribution Amounts					
Loan Modeling					
Distribution Requests					

**Performing a Transfer:** Select the type of transfer you would like to perform from the dropdown box: "Percent to percent", "Dollar to percent", or "Dollar to dollar".

- **Percent to Percent Transfer** – This option allows you to move a percentage of your investment within a fund or multiple funds, and invest the proceeds into a new fund or multiple funds by percentage. Your allocations must be in whole percentage increments of not less than 5%. Please note that although you might only transfer a portion of your account from a particular investment fund, you must specify new directions for 100% of the transfer amount; in other words, the total of the "To" column must equal 100%.

- **Dollar to Percent Transfer** – This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by percentage. For example, you can choose to move \$1,000 from the Balanced Portfolio, and invest 80% of the proceeds into the American Funds Growth Fund and the remaining 20% of the proceeds into the Dreyfus S&P 500 Fund. Please note, due to daily market fluctuations, you can only move up to 80% of your total balance in a fund at one time.

• **Dollar to Dollar Transfer** – This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by dollar amount. For example, you can choose to move \$1,000 from the Balanced Portfolio and invest \$500 into the American Funds Growth Fund and the remaining \$500 into the Dreyfus S&P Fund. Please note, due to market fluctuations, you can only move up to 80% of your total balance in a fund at one time.

**Example**

In this example, 20.00% of the current balance in Lifestyle 80/20 (\$1,253.79) will be taken and split 50/50 between Hartford Capital Appreciation (\$626.90) and Vanguard 500 Index (\$626.90).

Investment	Current Balance	Current Balance %	From	To	Projected Balance
<b>Transferable Funds</b>					
<b>Diversified Emerging Mkts</b>					
Lifestyle 80/20	\$6,268.95	88.46%	<input type="text" value="20.00"/> %	<input type="text" value="0.00"/> %	\$6268.95
<b>Large Blend</b>					
Hartford Capital Appreciation	\$0.00	0.00%		<input type="text" value="50.00"/> %	\$626.90
Vanguard 500 Index	\$0.00	0.00%		<input type="text" value="50.00"/> %	\$626.90
<b>Large Growth</b>					
Total transfer percent:	\$7,086.49	100.00%		<input type="text" value="100"/> %	\$7,086.49
Account Total:	\$7,086.49	100.00%			\$7,086.49

Once you select the "Submit" button, a verification screen will appear. Please confirm that you entered your transaction correctly on the previous screen. If the information is accurate, click the "Continue" button to execute your transaction.

The next page that will appear is a confirmation that the transfer of your existing balance has been successfully processed. You will also receive a hard copy confirmation of your transaction via U.S. mail.

<p>A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please <a href="#">edit your personal information</a>.</p> <p>Confirmation e-mail address: benfranklin@pcscapital.com</p>					
Investment	Current Balance	Current Balance %	From	To	Projected Balance
<b>Transferable Funds</b>					
<b>Diversified Emerging Mkts</b>					
Lifestyle 80/20	\$6,268.95	88.46%	20.00%	0.00%	\$6268.95
<b>Large Blend</b>					
Hartford Capital Appreciation	\$0.00	0.00%		50.00%	\$626.90
Vanguard 500 Index	\$0.00	0.00%	50.00%	50.00%	\$626.90
<b>Large Growth</b>					

*Note: The percentage amounts you choose must be at least 5.00% and must be whole percentages of 1.00%. The "Total transfer percentage" must be 100%.*

**Rebalancing Investments** – This section also allows you to rebalance investments based on new allocation percentages or current allocation percentages. You can choose to do this by selecting the type you wish to perform in the dropdown box next to “Transfer type”.

Transfer type:	Transfer Between Investments
Source:	<ul style="list-style-type: none"> <li>Transfer Between Investments</li> <li>Rebalance Investments Based on New Allocation Percentages</li> <li>Rebalance Investments Based on Current Allocation Percentages</li> </ul>

The bottom half of the page is where you make your changes. In the “From” column, choose the amount you would like to take from that investment. In the “To” column, select how you would like to distribute the amounts you are removing from the “From” column.

- **Rebalance Investments Based on New Allocation Percentages** – This one-time rebalancing option allows you to rebalance by manually entering new allocation percentages.

- **Rebalance Investments Based on Current Allocation Percentages** – This option will allow you to create a rebalance transaction, either one time or recurring. This option is based on the allocations you currently have selected.

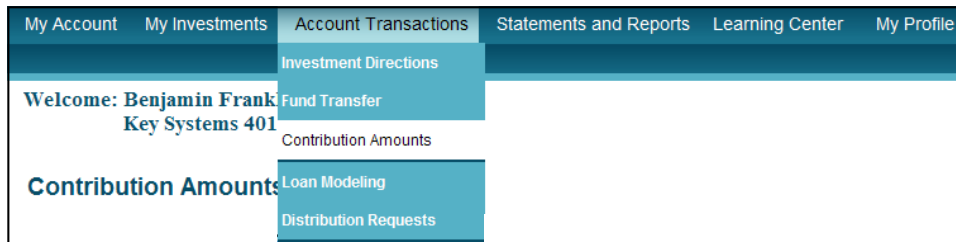
- o *Recurring Rebalance:* Select the button next to “Recurring Rebalance”. Select your rebalance frequency, the day to rebalance, the starting date, and the threshold percent, and click “Submit.”

The ending balance in each of your funds will be realigned to match your current allocation percentages, beginning on the first rebalance start date and continuing based on the frequency you select. By entering a threshold percent, you are requesting that the rebalance only occur if the difference between your allocation percent for any account and your current balance in that account exceeds the entered percent. Should all accounts fall below the threshold when the difference is calculated, no transfer will occur.

- o *One-time Rebalance:* Select the button next to “One-time Rebalance”. This option will allow you to rebalance your investments based on your current allocation percentages. Confirming this option will realign the ending balance in each fund to be equal to the percentage used to allocate your current contributions.

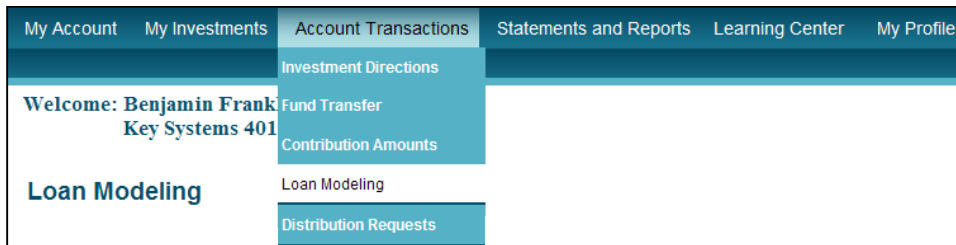
# Contribution Amounts

The "Contribution Amounts" section found under "Account Transactions" is where you can enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your 401(k) account.



**Note:** Your Plan may require that a paper form be completed and, accordingly, this screen may be disabled for your Plan. Changes made to your contribution % may take up to 2 payroll cycles to be completed. Please contact your payroll department should you have any questions.

# Loan Modeling



If your plan allows for participant loans, the "Loan Modeling" section, found under "Account Transactions", is where you can submit a loan request online. The page will display your minimum and maximum loan amounts, durations, as well as interest rates.

The form will only display if your plan permits loans.

Loan Modeling					
You are currently restricted from requesting a loan because:					
<ul style="list-style-type: none"> <li>The maximum loan amount is zero.</li> <li>The maximum loan amount is less than the minimum loan amount.</li> </ul>					
Loan Type	Minimum Loan	Maximum Loan	Minimum duration	Maximum duration	Interest Rate
Personal	\$1.00	\$0.00	12 months/1 payments	60 months/5 payments	5.5%
Principal residence	\$1.00	\$0.00	12 months/1 payments	360 months/30 payments	5.5%
Request fee:	\$75.00				
Days to complete request:	15				
Cannot display loan modeling form because the maximum allowable loan amount is zero.					
<a href="#">What You Should Know About Taking A Loan.....</a>					

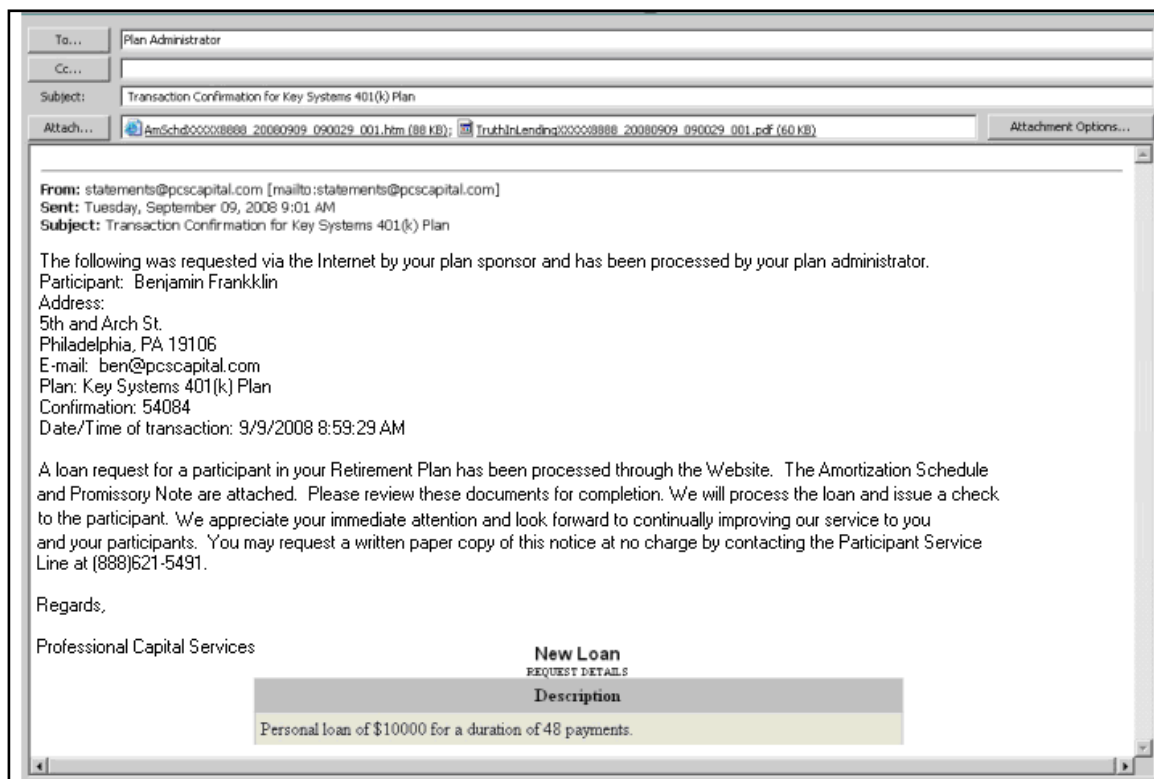
Your access to the loan options available here does not guarantee approval of your loan request. In order to obtain a loan, you must satisfy any applicable Plan requirements or restrictions.

## Modeling & Requesting a Paperless Loan

- Step 1)** Login to the AccountLink system at [www.WebAccountLink.com](http://www.WebAccountLink.com).
- Step 2)** Select the "Loan Modeling" link under the "Account Transactions" tab.
- Step 3)** Select the loan type, loan amount and number of payments to be made. You can preview your loan by clicking the "Model" button. Otherwise, click "Submit."
- Step 4)** You will receive a confirmation number, and an e-mail will be generated with the loan paperwork attached (promissory note and amortization schedule). The e-mail notification is sent to you, your Plan Sponsor and a PCS service representative for review.

**Changing your Request:** Please review these documents carefully and if you have any questions, or wish to rescind or change your request, please contact the PCS Participant Services line at (888) 621-5491 as soon as possible but in no event later than one (1) business day from the date of this email.

Your confirmation number is **87911**. You may use this number to reference this transaction in the future.



- Step 6)** Your Plan Sponsor is given the opportunity to deny your loan request within 1 business day from the date of the email. If your loan request is denied for any reason, PCS will notify you of such denial.

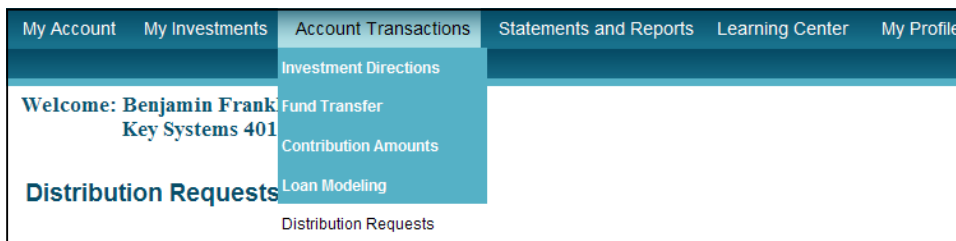


Otherwise, PCS initiates liquidation of funds from your account and notifies your Plan's custodian to issue a check for your loan balance. You indicate your agreement to the terms of the loan by endorsing the check. PCS liquidates the funds from the account and generates a loan check to the participant. The participant indicates his/her agreement to the terms of the loan by endorsing the check.

<b>EXAMPLE:</b>		
<b>YOUR PAYMENT SCHEDULE</b>		
Frequency	semimonthly	
Total number of payments	48	
Payment Amount (each payment includes the finance charge)	\$142.65	Begin withholding
Payment Commencement Date:	1/01/2008	

## Distribution Requests

If you have a termination date in the system, you can find the "Distribution Requests" area can be found under "Account Transactions".



### *Requesting a Paperless Distribution*

- Step 1)** Login to the AccountLink system at [www.WebAccountLink.com](http://www.WebAccountLink.com).
- Step 2)** Select the "Distribution Request" link under the "Account Transactions" tab. Please carefully read the text and instructions, as well as the SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS.
- Step 3)** Select the Payment Type from the dropdown box (Lump Sum, IRA Rollover, or Rollover to a Qualified Plan).
1. Select a Payment Method, either Check or Wire.
  2. Once your selections are made, click "Load" to display the payment information.

**Note:** If you would like to directly rollover a portion of your distribution and to receive a portion of your distribution, or if you would like your distribution to be paid to multiple payees, please contact Participant Services at 1-888-621-5491 to request a form. Once completed, the form can be mailed or faxed to PCS; additional days will be required to process your request.

**Step 4)** Depending on the Payment Method selected (Check or Wire), you will be taken to an online form (see below). Please complete the form, verify your data, and click "Submit." You will receive a confirmation of this request, and your form will be submitted to your Plan Sponsor for approval.

**Option A: Wire**

**Option B: Check**

**Step 5)** Please allow 5 to 10 business days for completion of your distribution request from the date of Plan Sponsor approval.

You indicate your agreement to this distribution and acknowledge your receipt of the Special Tax Notice by endorsing the check.

**Approving Requests:** If your request is approved by your Plan Sponsor, you will receive an e-mail notification of the distribution approval and the distribution will be processed.

**Disapproving Requests:** Your Plan Sponsor is given the opportunity to deny your distribution request. If your distribution request is denied for any reason, PCS will notify you of such denial.

**Note:** If you do not receive an e-mail notification, your request may still be pending.

Please login to the AccountLink system. Visit "Distribution Requests" under the "Account Transactions" section and you will see the message: "There is a pending termination distribution which prevents making another termination distribution request at this time."

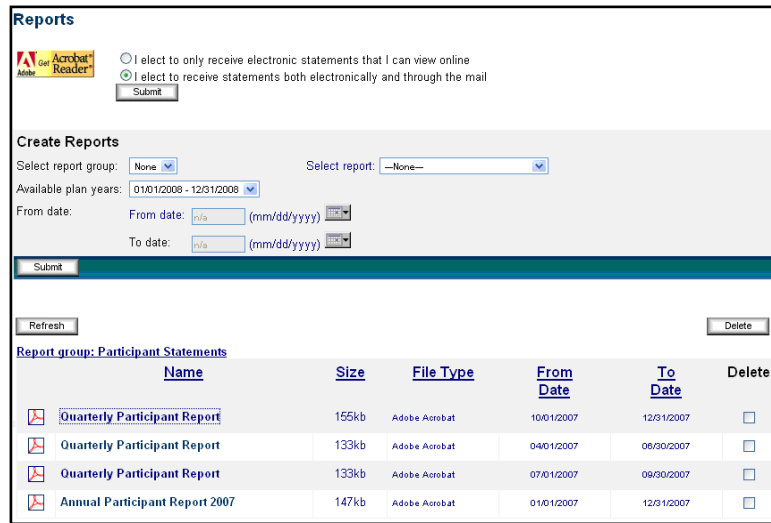
## Section 8: Statements and Reports

### Reports

The "Reports" section found under "Statements and Reports" allows you to generate reports. At the top of the page, you can also choose to review the results online only, or to receive statements both electronically online and through the mail.



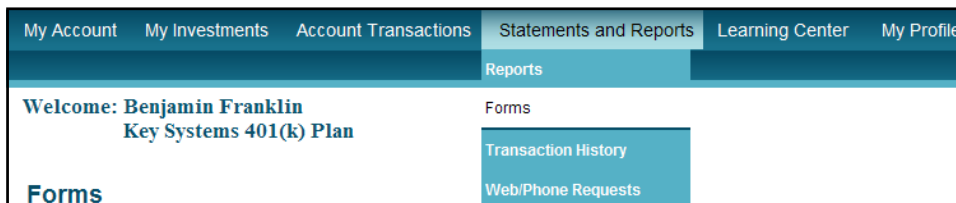
To generate a report, select the report group in the first drop down box. Next, choose the report you wish to prepare followed by a date range. Click the "Submit" button to view the electronic version. Adobe Acrobat Reader is required to view the online reports. If you do not have this software, you can click on the yellow "Adobe Reader" button under the word "Reports" in the top left portion of the page.



You are able to elect to receive your quarterly statements online rather than in the mail. Simply make your selection and click the "Submit" button. Your election will be honored during the next quarterly cycle. You may change your selection at any time.

### Forms

The "Forms" section is found under "Statements and Reports".



In this section, you can quickly find and download documents you may need, including forms and manuals.

**Forms**

Adobe Acrobat Reader

Refresh Delete

**Form group: Administrative Manual**

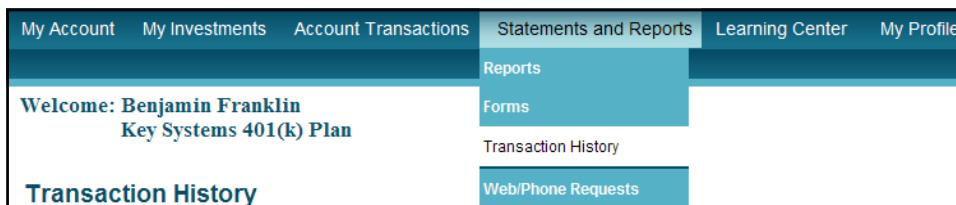
Name	Size	File Type	From Date	To Date	Delete
Online Enrollment Guide	300kb	Adobe Acrobat			

**Form group: Participant Forms**

Name	Size	File Type	From Date	To Date	Delete
Beneficiary Designation Form	756kb	Adobe Acrobat			
Death Benefit Distribution Claim Form	170kb	Adobe Acrobat			
Required Minimum Distribution Form	68kb	Adobe Acrobat			
Deferral Election Change Form - Roth	50kb	Adobe Acrobat			
Deferral Election Form - Roth	62kb	Adobe Acrobat			

## Transaction History

The "Transaction History" section can be found under "Statements and Reports".



This is where you can view your account activity. The green/blue area allows you to filter by investments, sources, types of transactions, and dates. If you wish to do so, select your filtering criteria and click on the "Submit" button.

**Transaction History**

Investment:

Source:

Transactions to display:

Show account history from:  To date:

Transaction status:

Only display records with redemption fees

Below this, by default, your entire history will be displayed. To view more information about an entry, click on the [+] to expand the line (indicated by the red arrow). You also have the option to download your transaction history by clicking on the "Download Detail" button at the bottom.

1-11 of 11

[Details](#) 04/01/2008 Transfer

[Fund\\_Display](#)

Date	Status	Details	Units	Price	Dollars	Redemption Fee
04/01/2008	Settled	Buy Lifestyle 80/20.	N/A	N/A	\$851.92	\$0.00
04/01/2008	Settled	Sell Lifestyle 80/20.	N/A	N/A	(\$851.92)	\$0.00

[Account\\_Display](#)

[Account\\_Details](#)

[Details](#) 04/01/2008 Transfer

[Details](#) 04/01/2008 Transfer

[Details](#) 04/01/2008 Transfer

[Details](#) 03/27/2008 Dividend of \$16.10

[Details](#) 03/15/2008 Contribution of \$300.00

[Details](#) 03/15/2008 Contribution of \$124.92

[Details](#) 03/12/2008 Dividend of \$11.20

[Details](#) 03/12/2008 Dividend of \$0.91

[Details](#) 03/12/2008 Dividend of \$7.12

[Details](#) 03/11/2008 Dividend of \$0.56

If you would like to download transaction history, click the button below

[Download Detail](#)

## Web/Phone Requests

The "Web/Phone Request" section found under "Statements and Reports" allows you to see transaction requests that have been processed or are currently unprocessed. Transactions that appear here will include allocations, contributions, pin and user ID changes, distributions, loan distributions, and transfers. Again the light green area allows you to filter your results by selecting the specified criteria and clicking the "Submit" button.

Investment:

Source:

Transactions to display:

Show account history from:  To date:

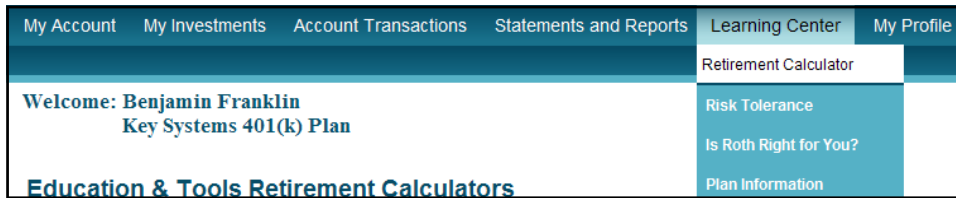
Transaction status:

Only display records with redemption fees

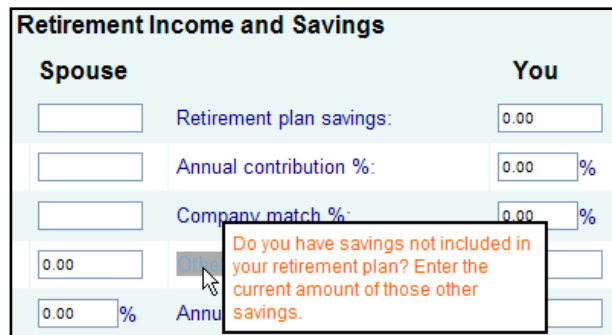
# Section 9: Learning Center

## Retirement Calculator

The "Retirement Calculator" section, found under "Learning Center" is an easy way to estimate your income and savings available to you when you retire.

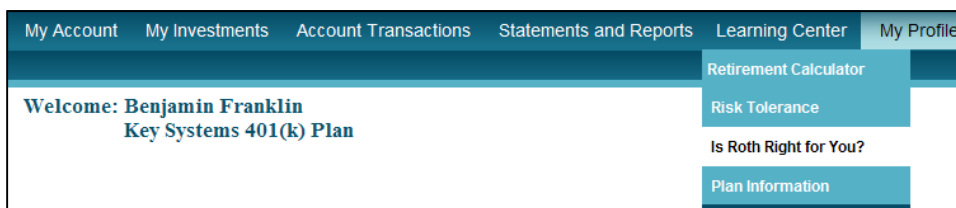


Fill in the fields on this page and then click on the "Calculate" button. If you are not sure about one of the fields, hold your mouse over a field name for help.



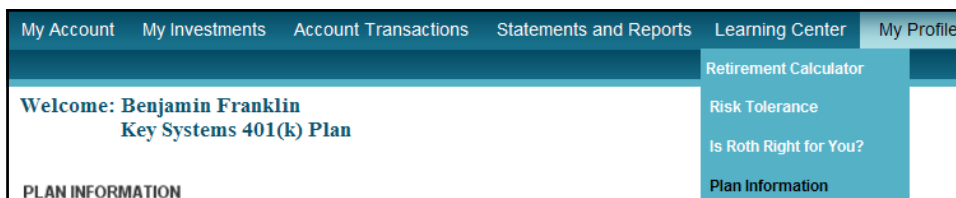
## Is Roth Right for You?

"Is Roth Right for You?" is a helpful tool that can be found under "Learning Center" tab. "Is Roth Right for You?" is a presentation that will open in a new window. This tool can help you decide between a pretax 401(k) and a Roth 401(k).



## Plan Information

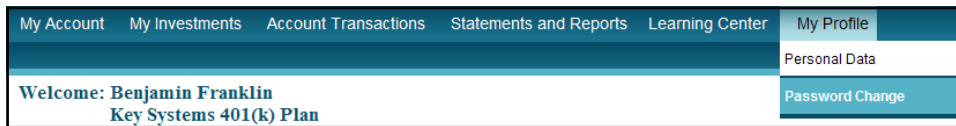
The "Plan Information" section found under "Learning Center" provides a summary of information regarding, eligibility, entry dates, change dates, employee contributions, company contributions, vesting, etc specific to your plan.



# Section 10: My Profile

## Personal Data

The "Personal Data" section found under "My Profile" is where you can change any of the information you have provided to us.

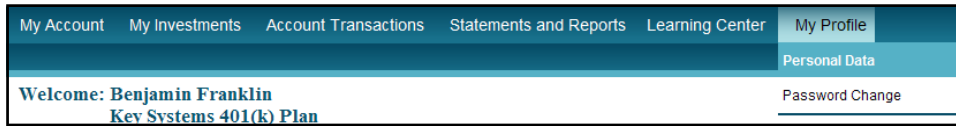


To add additional information like alternate e-mail addresses, click in the blank field box and fill in the data. To make changes, simply click in the box, erase the contents, and fill in the correct information. When done, click on the "Submit" button. To remove any changes you have made, click on the "Reset" button.

General	E-Mail Addresses																
Prefix: Mr. Name (First, Middle, Last): Benjamin Franklin Street address 1: 123 PCS ST Street address 2: City: Philadelphia State: PA Zip code: 12345 Birth date: 01/17/1956 Date of hire: 03/01/2007 Marital status: Gender: Male	<input type="checkbox"/> I do not have an e-mail address Home Internet address: bfrank@pccapital.com Office Internet address: bfrank@pccapital.com Other Internet address: Send e-mail notification to: <input checked="" type="radio"/> Home <input type="radio"/> Office <input type="radio"/> Other <input type="radio"/> None*																
Alternate Verification	E-mail Notifications																
Alternate verification Question: Answer: What is your mother's maiden name? Question: Answer: What is your pet's name? Question: Answer: Where were you born? Question: Answer: What was your high school mascot?	Send me an e-mail notification message any time one of the following items occurs within my plan. <table border="1"> <thead> <tr> <th>Notification Option</th> <th>Select</th> </tr> </thead> <tbody> <tr> <td>Contributions</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Distributions</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Gain/Loss</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Loan payments</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Loan distribution</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Transfers</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Fees</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Notification Option	Select	Contributions	<input type="checkbox"/>	Distributions	<input type="checkbox"/>	Gain/Loss	<input type="checkbox"/>	Loan payments	<input type="checkbox"/>	Loan distribution	<input type="checkbox"/>	Transfers	<input type="checkbox"/>	Fees	<input type="checkbox"/>
Notification Option	Select																
Contributions	<input type="checkbox"/>																
Distributions	<input type="checkbox"/>																
Gain/Loss	<input type="checkbox"/>																
Loan payments	<input type="checkbox"/>																
Loan distribution	<input type="checkbox"/>																
Transfers	<input type="checkbox"/>																
Fees	<input type="checkbox"/>																
<input type="button" value="Reset"/> <input type="button" value="Submit"/>																	

# Password Change

The "Password Change" section found under "My Profile" is where you can change your user ID and/or password.



If you wish to change only your password, leave the "Enter new user ID" field blank.

Be sure to type your new password correctly in both password fields and then press the "Submit" button to continue.

### Password Change

Your password is an access code that helps protect the security of your account information and should be safeguarded to prevent unauthorized access to your account information. By changing your password, you will be changing your access code to this web site. A confirmation of your password change will be mailed to the address on record for your account.

**Instructions:**

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- User id must be between 6 and 12 alphanumeric characters (0-9, A-Z) in length.
- Password must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length.
- Your user id cannot be some portion of your password.

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please [edit your personal information](#).

**Confirmation e-mail address:** benjfrank@pcscapital.com

Enter new user ID:

Enter new password:

Re-enter new password:

Sync web and voice response password

**Note:** Leaving the User ID field empty will reuse your current User ID. Changes made to your PIN will take effect immediately. These changes will not affect your Voice Response access (if available). User ID must be between 6 and 12 alphanumeric characters (0-9, A-Z) in length. PIN must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length. Your User ID cannot be some portion of your PIN.



The next page informs you that an e-mail confirmation will be sent to the e-mail address you provided during enrollment. Press the "Continue" button to continue.

**Password Change**

**User ID/Password Change**  
REQUEST DETAILS

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please [edit your personal information](#).

**Confirmation e-mail address:** benjfrank@pcscapital.com

You are requesting to change your user ID and/or password.

Sync web password to voice response password.

Your request has not been processed yet. Please confirm that the above details properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort this request.

Next, you will see your on-screen confirmation of the change request.

**Password Change**

Your confirmation number is **46072**. You may use this number to reference this transaction in the future.

**User ID/Password Change**  
REQUEST DETAILS

Confirmation #: 46072

A confirmation e-mail will be sent to the address listed below.

**Confirmation e-mail address:** benjfrank@pcscapital.com

You requested to change your user ID and/or password.

Sync web password to voice response password.

An e-mail confirmation will be sent to your address on record after the information has been updated.

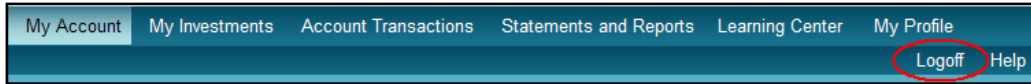
Please remember this when you attempt to login in the near future. If on your first attempt you fail to login with your new user id/password, please revert to your previous user id/password and try again. Failing to login three times consecutively over any period of time could block your account.

Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

## Logging Off

Each time you login to the AccountLink System, it is important that when you have completed your transactions that you log off.

Click the "Log Off" link in the upper right hand corner of your screen.



After logging off, you will be returned to the AccountLink System log on page.



**TOLL FREE AUTOMATED  
TELEPHONE SUPPORT**



## Section 11: PCS Phone System

### Accessing the PCS Phone System

To access your information within the automated AccountLink System:

- Dial 1-888-621-5491.
- Press 1 to access your account via the automated AccountLink system.
- Enter your plan provider extension.
- Press 1 for English (*Press 2 for Spanish*).
- Enter your Social Security Number.
- Enter your PIN, wait for the message: "Please wait while we access your account."

## Section 12: Accessing your Info

### Checking Account Balances

Follow the instructions above for "Accessing the AccountLink System."

*Note: This amount may not reflect recently processed transactions or credits to your account.*

- Press 1 to access your "Personal Account Information."
- Press 1 to access your "Balance Information."
- Press 1 to hear your balances by investment.

You will now be presented with totals for your "Account Balance," "Vested Account Balance," and "Total Pending Trade Balance."

### Checking Investment Information

Follow the instructions above for "Accessing the AccountLink system."

- Press 1 to access your "Personal Account Information."
- Press 2 to access your "Investment Information."
- Press 1 to hear your "Investment Election Information."

## Changing Investment Information

Follow the instructions above for "Accessing the AccountLink system."

*Note: Your new allocations for available investments may not exceed 100%. Your new entries must be a minimum of 5% and be in increments of 1%.*

- Press 1 to access your "Personal Account Information."
- Press 2 to access your "Investment Information."
- Press 2 again to change your "Investment Information."

You will be given the opportunity to change your investment elections for future contributions for the remaining investments.

- You will hear each investment, followed by its current allocation. You will then be able to enter your new allocation percentage, followed by the pound key.
- Listen to the prompts for exact instructions and errors.

## Checking Contribution Information

Follow the instructions above for "Accessing the AccountLink system."

- Press 1 to access your "Personal Account Information."
- Press 2 to access your "Investment Information."
- Press 3 to access your "Contribution Information."

## Changing Contribution Information

Follow the instruction above for "Checking Contribution Information."

*Note: Depending on your plan, you may be eligible to change multiple types of contribution rates.*

- Press 1 after hearing your Contribution Rates to change your contribution rate.
- Enter your new contribution rate, followed by the pound key.
  - Press 1 if this is correct.
  - Press 2 to enter a different rate.
  - Press 9 to cancel the rate change and return to the previous menu.

## Section 13: Current Rates of Return

Follow the instructions above for "Accessing the AccountLink system."

- Press 2 to access your "Current Investment Rates of Return."
- The investments that are available to you and their current rates will now be read off to you.

## Section 14: Changing your PIN

Follow the instructions above for "Accessing the AccountLink system."

- Press 3 to change your PIN.
- Press 1 – to Continue or Press 9 to return to the main menu.
- Enter new 4-digit PIN.
- Reenter your new PIN.
- You will be given a confirmation number.
- Press 2 to continue.