



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

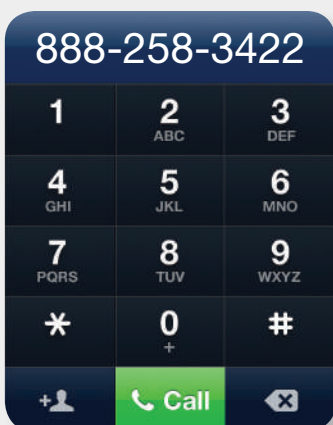


Easy access to your account

Call 888-258-3422

First-Time Callers

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



Frequent Users

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

Check Account Balance

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

Review Investment Performance

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

Change Future Investment Allocations (*new contributions*)

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

Confirmation sent the following business day.

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

Transfer Between Investment Options (*current assets*)

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

Confirmation sent the following business day.

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

Customer Service

- Say "Speak to a counselor."