

You can manage your account
virtually 24 hours a day, 7 days a week,
and it's just a touch away!¹

CALL:
800-294-401k*

OR GO TO:
www.401kxpress.com

Not FDIC Insured • May Lose Value • No Bank Guarantee

Here's how you get started

To access your account information you must first establish a 6- to 12-digit personal identification number (PIN). You can set up (or change) your PIN by phone at 800-294-401k or online at www.401kxpress.com. Your PIN will be the same for both the phone and Internet, and it ensures the security of your information. No one can access your account without it. So remember to keep your PIN in a safe place!

Access

- > your account balances
- > your current investment elections
- > your account statement online²
- > current prices and yields
- > your transaction history
- > pending exchanges between investment options³
- > loan information (if applicable)

Here's what you can do

Change

- > the amount invested in each investment option³
- > how you invest future contributions
- > deferral amounts (if applicable)

Note: You will receive a confirmation of any changes you make to your account.

Request

- > preapproved loans and/or withdrawals (if applicable)
- > Plan-sponsor approved automated loans and/or withdrawals (if applicable)
- > prospectuses

Plan

- > your personal savings needs
- > your asset allocation strategy
- > your strategy with investment educational materials

By Phone

1. Dial **800-294-401k**
2. Enter your Social Security number, followed by the # key
3. Enter your PIN, followed by the # key
4. A voice will guide you through

* also available TDD for Hearing Impaired: 800-655-0962

Your options:

- 9 return to previous menu
- * skip
- # repeat last message

By Internet

1. Go to www.401kxpress.com
2. Enter your Social Security number
3. Enter your PIN
4. The menus will guide you – just click and go

PC	> 486sx processor or higher	MAC	> 68020 processor or higher
	> 8 MB RAM (recommended)		> 8 MB RAM
	> Windows® 95 or higher		> System 8 or greater
	> 800x600 screen resolution (recommended)		> 800x600 screen resolution (recommended)
	> Microsoft Internet Explorer 4.0+ or Netscape 4.0+, 3.x with 128 encryption. (WebTV is not supported.)		