By Web or Phone

plandestination.com

Whenever you want and no matter where you are, you can access your retirement account. Read breaking business news, access relevant and accurate information, and easily perform your desired transactions.

Client Service Center

Want to change your PIN? Revise your portfolio? Make elections? Discuss investment options with a professional? One toll-free call puts you in touch with our highly skilled benefit and investment specialists. Call 888-401-5488 Monday through Friday, 8:30 a.m. to 8 p.m. ET.

Step-by-Step Instructions

plandestination.com

Step 1: Go to URL: www.plandestination.com

Step 2: Enter your Login ID

Step 3: Enter your personal identification number (PIN) (you can change your PIN once you're logged onto the site)

Step 4: Click the "Login" button (this will bring you to your home page)

Client Service Center

Step 1: Dial 888-401-5488 (have your Social Security Number and PIN handy)

Step 2: Choose among these options:
- Press 1 – Automated System
- Press 2 – Speak with a Benefit or Investment Specialist

Step 3: If you choose the Automated System, you will be prompted for your Social Security Number and personal identification number (PIN)

Step 4: Make a selection from the menu

Trading Deadlines: Please refer to www.plandestination.com or the Client Service Center for specific trading deadlines for your plan.

Published by The Newport Group

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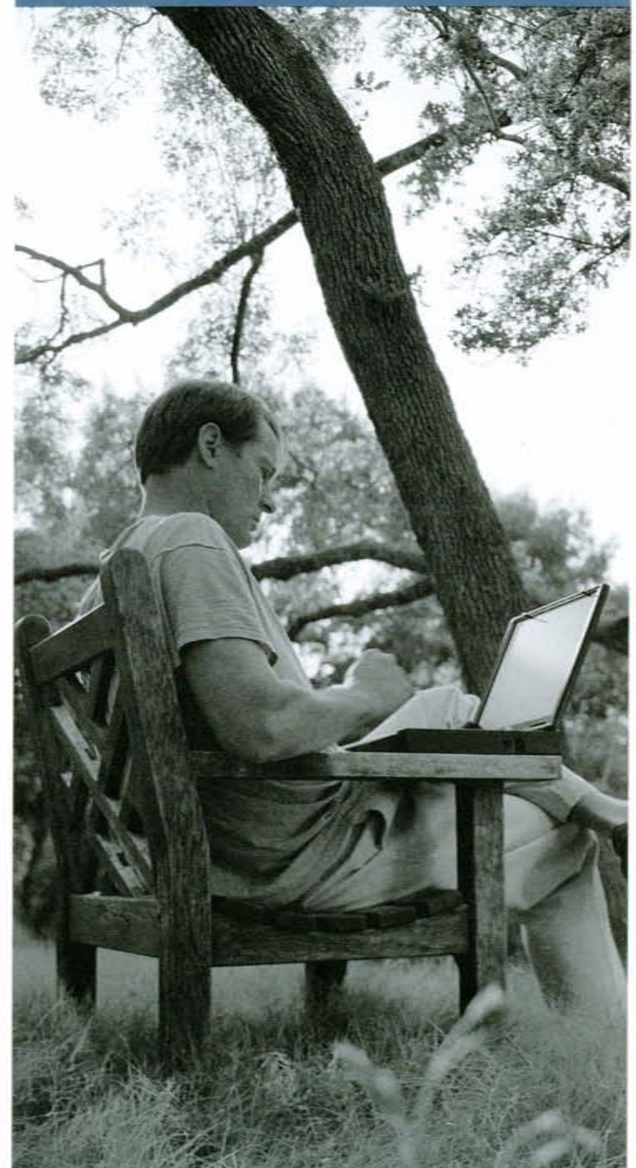
Accessing Your Account

Anytime. Anywhere.



plandestination.com

With plandestination.com, you have all the tools you need to effectively manage your retirement account.

This secure site lets you:

- access your account information
- review your investment performance
- manage transactions
- research investment options
- use planning tools
- set your decisions in motion

Features Include*...

Home Page

When you log on, you'll see your account balance, stock market averages, and business headlines—all up-to-the-minute.

- Account balance
- Market news and information
- News about your company

My Account

All the details of your account are right here: your balance as well as a history of your recent transactions.

- Balances
  - Personalized rates of return
  - Real-time performance of investments
  - Investment fact sheets
- Transaction history
- Loans
- Statements on demand
- Download to Quicken, MS Money and Excel

Manage Account

This area of the site lets you actively manage your account, giving you the flexibility to react to changes in market conditions or in your financial goals.

- Online enrollment
- Transfer assets between investment options
- Schedule automatic account rebalances
- Adjust future investment elections
- Make deferral changes

Personal Planning

The website's most exciting feature is a powerful suite of personal planning resources. Here you'll find detailed articles about financial issues that impact you, as well as calculators to help you plan how to reach your specific goals (see box below for more information).

- Learning Center
  - Retirement, benefits, and taxes
  - Investing, asset allocation, variable annuities, and insurance
- Calculators
  - Savings
  - Retirement
  - Major purchases

Research Investments

Real-time and historical performance data help you make informed investment selections.

- Investment performance
  - Fact sheets and commentary
  - Recent market performance
- Research and analysis capabilities
- View and print prospectuses

Plan Information

Quickly reference the features and provisions of your plan, including contributions, withdrawal provisions, vesting schedules, and more.

- Plan highlights
- FAQ's

Home Page

My Account

Manage Account

Learning Center

Research Investments

*Features may vary by plan.

Personal Planning at Your Command

At what age can you comfortably retire–and how much will you need? What's the best way to finance a major purchase such as a home or car? How should you invest your savings, or fund the cost of a college education? Our Personal Planning section can help answer these questions with comprehensive tools and resources.

Financial Planner is an interactive program that enables you to take a real-time look at your personal financial situation, determine the most appropriate investment strategies, and monitor your plan over time. It helps you analyze what you'll need in order to achieve your financial goals–and create a plan to reach them.

Learning Center articles cover topics relevant to your finances, each explored in depth. This library of information explains the issues relevant to various common life stages and events–including college funding, home and auto purchases, savings, and retirement.

Calculators help you find out how much you'll need to set aside each month to reach your goals. They answer questions such as whether your retirement savings should be taxable or tax-deferred, whether you should consider refinancing your mortgage, and much more.