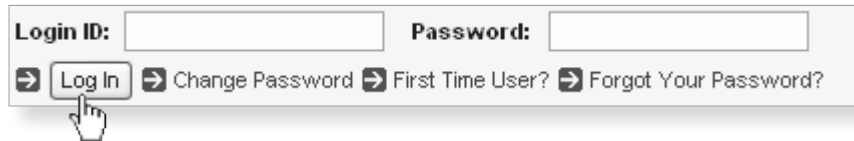


Login

1. In your Internet browser address bar, type in www.BenefitStreet.com
2. Click the Login link located in the upper right corner of the screen.
3. Type your Login ID and Password. Click the Log In link.

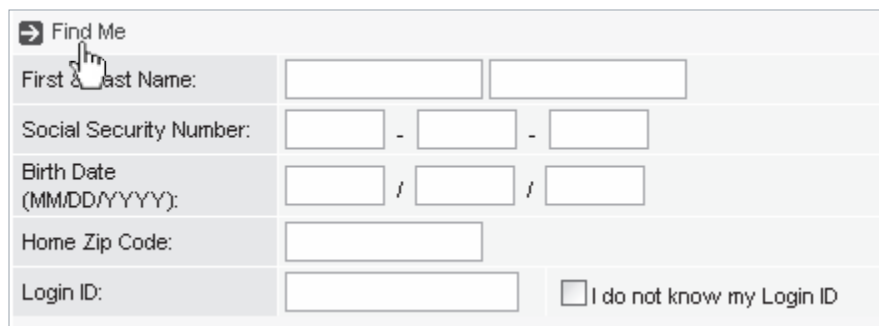


Login ID: Password:

[Log In](#) [Change Password](#) [First Time User?](#) [Forgot Your Password?](#)

First Time User

1. Click the First Time User link
2. Complete the required fields including your social security number and zip code.
3. Click the Find Me link.



[Find Me](#)

First & Last Name:

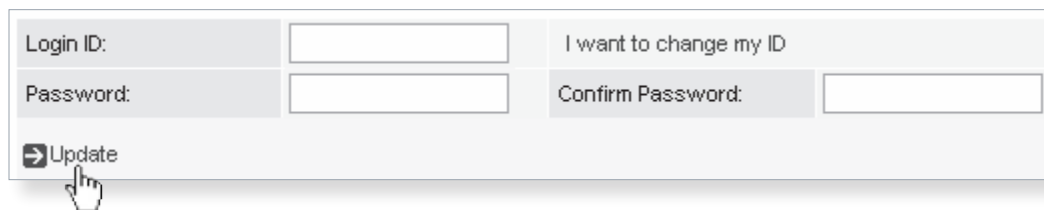
Social Security Number: - -

Birth Date (MM/DD/YYYY): / /

Home Zip Code:

Login ID: I do not know my Login ID

4. Type your Login ID (minimum of 6 characters.)
5. Type your Password (minimum of 6 characters.)
6. Retype your password to confirm.
7. Click the Update link.



Login ID: I want to change my ID

Password: Confirm Password:

[Update](#)

Enroll in 2 Minutes

1. Participation

Select to participate in the Plan or not and authorize the deduction from your paycheck.

Select and complete one of the options:

Percentage of pre-tax/post-tax earnings or A specific dollar amount of pre-tax/post-tax earnings

2. Automatic Rebalancing (not available on all plan)

Select to have your plan automatically rebalanced on scheduled dates or not.

3. Investment Portfolios


Choose one of the investment portfolio options, or choose custom portfolio.

Click on a portfolio type to see a graphical distribution of the portfolio type.

If you select Custom Portfolio, a screen appears to complete your election percentages for each fund once you click on save changes. The percentages must equal 100%.

4. Click the Save Changes.

Rollover to each section to view info.

 Save Changes

Participation

To change your participation option or your deferral amount select from the choices below.

I elect NOT to participate in the Plan at this time.
 I elect to participate in the Plan and authorize a deduction from my paycheck in the amount of pre-tax per pay period.
 I elect to participate in the Plan and authorize a deduction from my paycheck in the amount of pre-tax per pay period.

Automatic Rebalancing

Your plan allows you to participate in automatic, scheduled rebalancing in order to keep your account in line with your investment objectives. For more information about rebalancing see [The Importance of Rebalancing](#).

Your plan automatically rebalances accounts ANNUALLY and is next scheduled to be processed on 5/22/2006.

I elect to have my portfolio automatically rebalanced on the scheduled dates.
 I elect NOT to participate in automatic rebalancing at this time.



Investment Portfolios

Choose an investment portfolio from the options below. If you choose 'Custom Portfolio', you will be given an opportunity to provide the election percentages for the funds composing your custom portfolio. To see a distribution diagram for an investment portfolio click the portfolio's title.

Changes made on this page will only affect future contributions. If you wish to change existing fund balances, select "Existing Balances" from the options menu under "Manage Your Account".

I hereby authorize and direct the Trustees of the Plan to invest my funds as follows:

Conservative Portfolio (40 % Equity / 60 % Fixed Income)
 Moderate Portfolio (80 % Equity / 20 % Fixed Income)
 Aggressive Portfolio (100 % Equity / 0 % Fixed Income)
 Custom Portfolio (0 % Equity / 100 % Fixed Income)

 Save Changes  **Click 'Save Changes' when you are done making your selections.**

Select Beneficiaries

1. Select one or more beneficiaries and complete the information for each beneficiary. You may choose a primary and contingent beneficiaries.

The primary beneficiaries will be entitled to the vested portion of your plan account. The contingent beneficiaries will only be entitled to the assets once all the primary beneficiaries are no longer living.

The beneficiary name is a required field. The benefit percent for primary beneficiaries must sum to equal 100 percent and the benefit percent for contingent beneficiaries must be 100 percent.

2. Click the Create Beneficiary Designation Form link, print the document, and complete the information on the form. A paper, signed copy is required. Give the form to your plan administrator.

NOTE: IRS regulations require that if you are married the sole beneficiary of your account must be your spouse. Should you wish to designate anyone other than your spouse you must first obtain spousal consent. Your spouse's consent must be witnessed by a plan representative or notary. Should you list a non-spouse beneficiary without obtaining spousal consent the benefits will be required to be paid to your spouse. It is very important that you update beneficiary information as soon as you experience any changes in your marital status. The spousal consent form is included as page 2 of the Beneficiary Designation Form.

3. Click the Save Changes link.

[Save Changes](#)
[Help on This Page](#)
[Create Beneficiary Designation Form](#)

Beneficiary 1

Name:	Janet Wayne		
Address 1:	15687 Desert Springs Dr.		
Address 2:			
City, State, Zip:	Victorville	CA	92394
Beneficiary Type:	Primary	Relationship:	Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	04/04/1974
Benefit %:	100		

Beneficiary 2

Name:	John Smith		
Address 1:	3000 Westchester Avenue		
Address 2:			
City, State, Zip:	Purchase	NY	10577
Beneficiary Type:	Contingent	Relationship:	Non-Spouse
Tax Payer ID:		Birth Date (MM/DD/YYYY):	12/31/1999
Benefit %:	100		