401(k)

Participant Web Guide

A GUIDE TO UNDERSTANDING YOUR ONLINE ACCOUNT

BenefitGuard®

Introducing your new 401(k) Plan

Table of Contents

sponsored by BenefitGuard

Enroll Online: FIRST TIME LOGIN

Go to www.benefitguard.com/login. If you are logging in for the first time, your User ID is your social security number and your password is the last four digits of your social security number. Make sure you select "Participant" as the role, and then click "Log in."

Enroll Online: Step 1

Enrolling online is the fastest and easiest way to get started saving for your retirement. Our online wizard will walk you through 4 simple steps.

online 401(k)

Home | Account Info | Tools | Enrollment Toolbox

Step 1 of 4: Personal Information

Items marked with an asterisk(*) must be completed before you can proceed to the next step.

Establish your User name
(alphanumeric digits, case-sensitive)

Establish you Password
(6-8 digits, case-sensitive)

Re-enter Password

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

Home phone number ( ) -

Office phone number ( ) - ex

Other phone number ( ) -

Be sure to enter your email address to receive automatic email confirmations of any transactions you make online

If you would like to receive confirmations of tr… …ing information:

I do not have a 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 processed, your enrollment will not be processed.

Save and Continue | Skip | Logout

Enroll Online: Step 2

Designate your beneficiaries in Step 2. You can specify your primary beneficiaries as well as your contingent beneficiaries (your beneficiaries if your primary beneficiaries are no longer living at the time of your death).

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Step 2 of 4: Designate Your Beneficiaries

This designation can have important tax and legal effects: you may wish to consult your advisor before continuing.

PRIMARY BENEFICIARY

Name (First Last)

Percent (%) of benefit payable to this beneficiary

Relationship

Date of Birth (mm/dd/yyyy)

Home Address

Address Line 1

Address Line 2

City

State

Postal Code (Zip)

Country

Social Security Number (optional)

Reset | Add

Add Additional Primary Beneficiary

Add Contingent Beneficiary

First | Save and Continue | Previous | Skip | Logout

Enroll Online: Step 3

Specify how much you want to contribute each pay period to your plan. If you're not sure, use the retirement calculator to determine how much you need to save to be ready for retirement.

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Step 3 of 4: Contribution Limits

Maximum deferral percentage permitted in this plan: 100.00%

IRS Limit on 401(k) contributions in 2011: $16,500.00.

IRS Limit on "catch-up" contributions* in 2011: $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 deferral election:

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

Enter a minimum of 0.00 dollars.

Specify a percentage between 0.00% and 100.00% in interments of whole percentages.

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

Enter a minimum of 0.00 dollars.

Specify a percentage between 0.00% and 100.00% in increments of whole percentages.

First | Save and Continue | Previous | Skip | Logout

Enroll Online: Step 4

Confirm your selections and you're done.

online 401(k)

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Step 4 of 4: Review and Confirm all your Entries

Personal Information

Edit

Username:

Verification Questions:

First Name

Last Name

Date of Birth (mm/dd/yy)

Date of hire

Address Line 1

Send Email confirmation to:

Salary Deferral Elections

Edit

PRE-TAX CONTRIBUTIONS

Deduct 0.00 each pay period.

ROTH 401(k) CONTRIBUTIONS

Deduct 0.00 each pay period.

Beneficiary Designations

Edit

IF YOU DO NOT DESIGNATE ANY BENEFICIARIES, YOUR ACCOUNT WILL BE DISTRIBUTED IN ACCORDANCE TO PLAN PROVISIONS IN EVENT OF YOUR DEATH.

If your enrollment information is correct, click below to submit your enrollment request

Finish

View Your Account Summary

Once enrolled, get summary account information at-a-glance including your current account balance, your investment allocation, and your personal information.

online 401(k)

Messages | Close Participant | Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile | Enrollment Toolbox

Personal Info

John Smith
456 West End
Salem, MA 33322

Birth date:	01/01/1970
Hire date:	01/12/2006
Entry date:	01/01/2010
Marital status:	Single

Important Messages

You have 0 message(s) from your plan

At-a-Glance

Account balance:	$407,325.70
Vested balance:	$407,325.70
Division ID:	
Current plan category:	Active

Balance by Investment as of 6/20/2011

Investment	Balance	Vested Balance	Current Election
Prudent Retirement Services Moderate Glide Path (Ages 31-40)	$407,325.70	$407,325.70	0.00%
Total:	$407,325.70	$407,325.70	0.00%

Balance by Source as of 6/20/2011

Source	YTD Contributions	Balance	Vested Balance	Vested Percent
Employee Salary Deferral	$0.00	$203,662.85	$203,662.85	100.00%
Employer Safe Harbor Match	$0.00	$203,662.85	$203,662.85	100.00%
Total:		$407,325.70	$407,325.70	

Contributions

Type	Current Rate
Pre-tax	$50.00
Roth	Not contributing
Last Pre-tax deferral contribution change via Web/VRU	$0.00
Last Roth contribution change via Web/VRU:	$0.00

Contributions

No records available at this time.

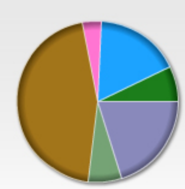
Charted Balances

Account Balances

Graph View

Prudent Retirement Services Mo...	$407,325.70

Asset Class Balances



Graph View

Diversified Emerging Mkts	$29,305.52
Foreign Large Value	$68,840.24
Global Real Estate	$15,818.98
Mid-Cap Blend	$184,616.20
Ultrashort Bond	$27,157.28
World Bond	$81,587.48

Change Your Password

Change your userID and password online and received an instant email confirmation. Click on the Personal Profile Tab, and select Password change.

online 401(k)

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Personal info.

Beneficiaries

Password Change

Change Password

Criteria:

- 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).
- Your password cannot be any part of your social security number.
- Your password cannot be some portion of your web user id.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- User id must be between 6 and 12 characters in length.
- Password must be between 6 and 8 characters in length.

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

Confirm e-mail address:demo@benefitguard.com

Enter new user ID:

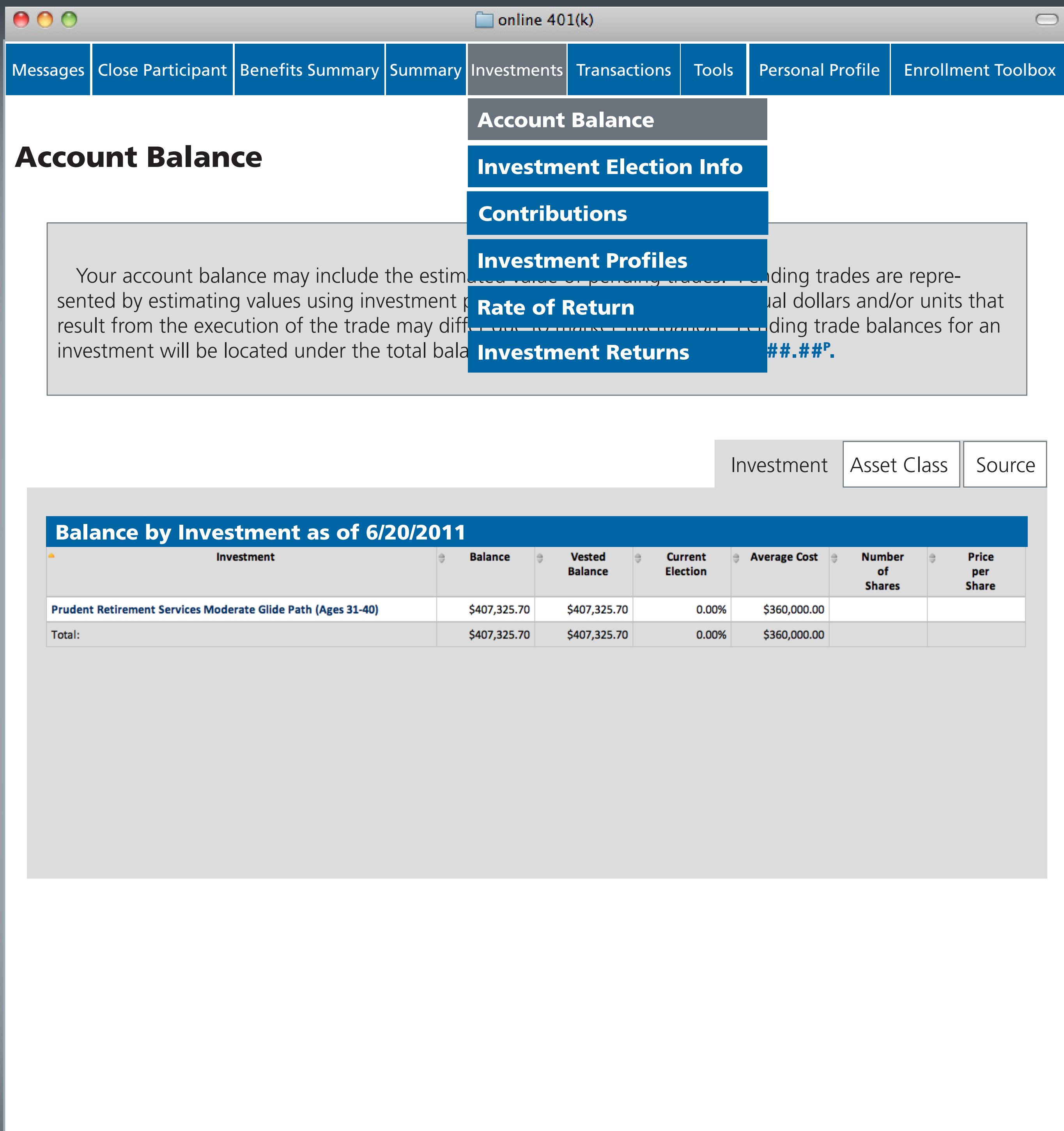
Enter old password

Enter new password

Re-enter new password:

Check Your Account Balance

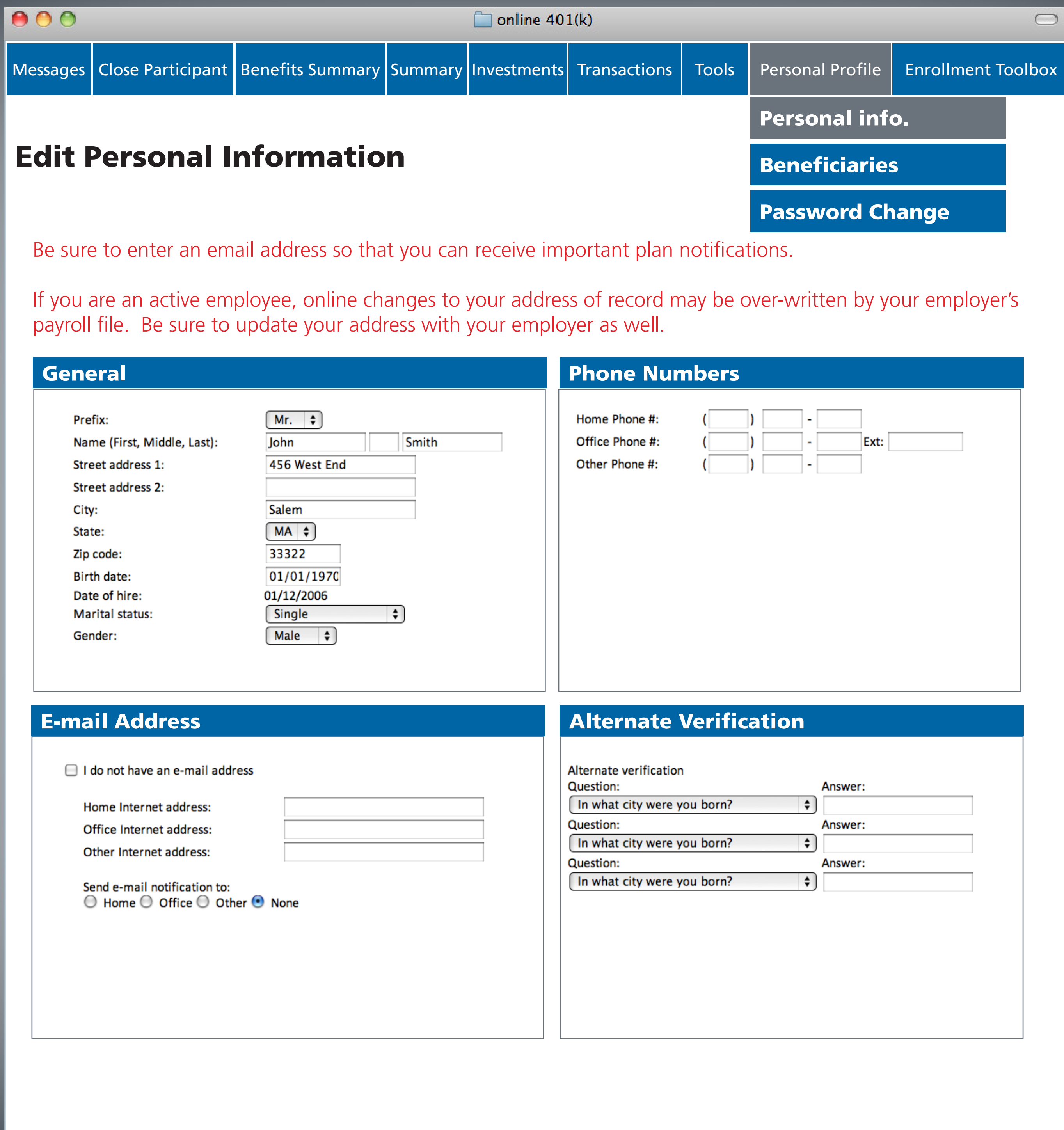
Obtain current account balances by investment and by source (employee contributions or employer contributions) quickly and easily by clicking on the Investments Tab, and selecting Account Balance.



Investment	Balance	Vested Balance	Current Election	Average Cost	Number of Shares	Price per Share
Prudent Retirement Services Moderate Glide Path (Ages 31-40)	$407,325.70	$407,325.70	0.00%	$360,000.00		
Total:	$407,325.70	$407,325.70	0.00%	$360,000.00		

Update Your Personal Information

Update your personal records online to make sure that your records are current. Be sure to notify your employer of these changes as well so that our records will stay up-to-date. You can do this by clicking on the Personal Information Tab and selecting Personal Info.



Change Your Beneficiary

Update your beneficiary designations online quickly and easily. Click on the Personal Profiles Tab, and select Beneficiaries.

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Messages | Close Participant | Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile | Enrollment Toolbox

Personal info.

Beneficiaries

Password Change

Beneficiaries

If you are married and select a beneficiary other than your spouse, you must obtain your spouse's notarized consent. A Beneficiary Designation Form for your spouse to sign is available online by clicking on "Forms" on the left toolbar.

New Beneficiary

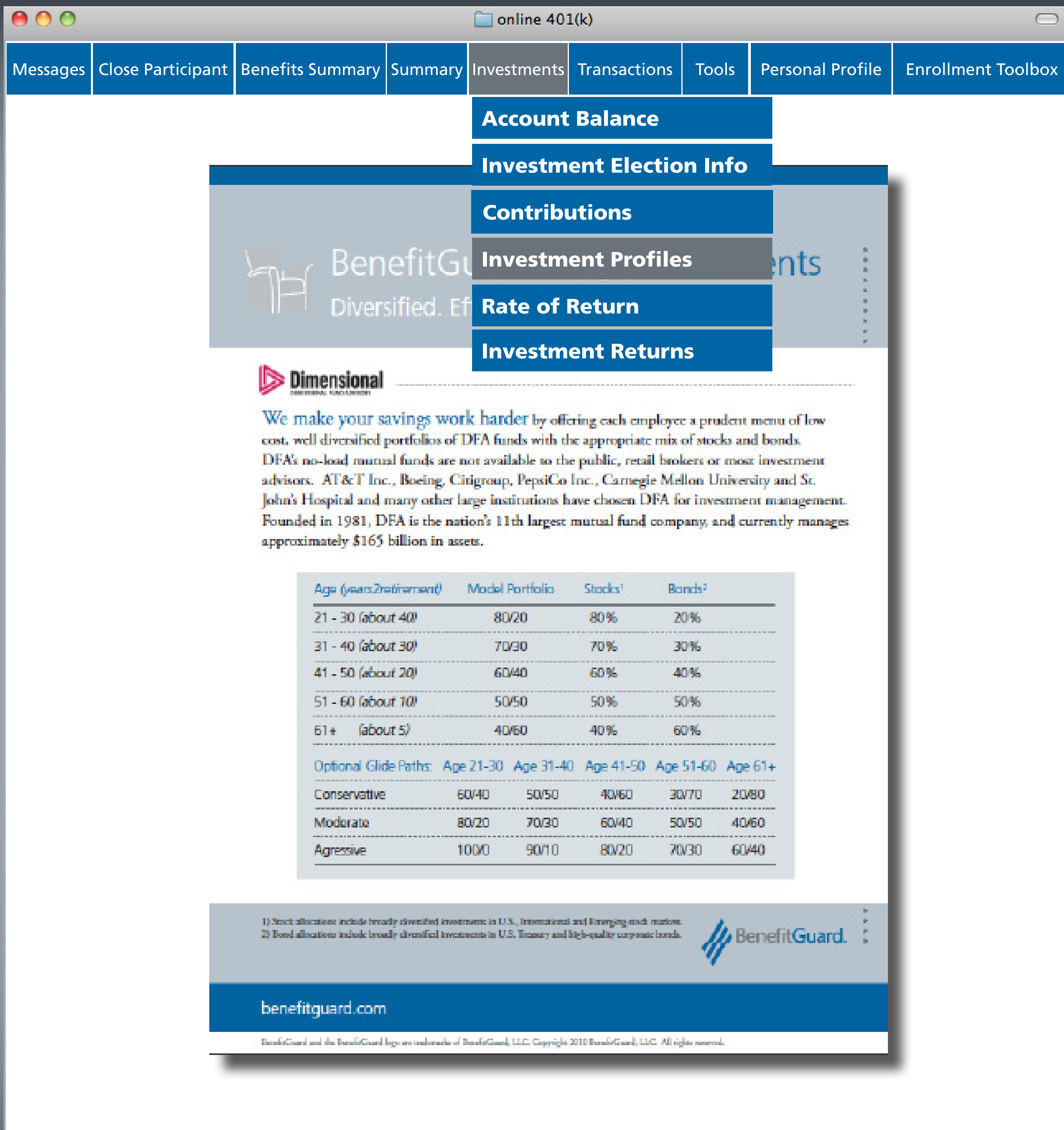
New Beneficiary

Name	*	Beneficiary SS#:	
Street Address 1:		Beneficiary percent:	
Street Address 2:		Birth date:	
City		Relationship:	
State		Beneficiary type:	
Zip code:			

*-Indicates a required field.

View Investment Profiles

Access information about the funds available in your Plan at-a-glance by clicking on the Investments Tab, and selecting Investment Profiles.



Dimensional

We make your savings work harder by offering each employee a prudent menu of low cost, well diversified portfolios of DFA funds with the appropriate mix of stocks and bonds. DFA's no-load mutual funds are not available to the public, retail brokers or most investment advisors. AT&T Inc., Boeing, Citigroup, PepsiCo Inc., Carnegie Mellon University and St. John's Hospital and many other large institutions have chosen DFA for investment management. Founded in 1981, DFA is the nation's 11th largest mutual fund company, and currently manages approximately $165 billion in assets.

Age (years2retirement)	Model Portfolio	Stocks[1]	Bonds[2]
21 - 30 (about 40)	80/20	80%	20%
31 - 40 (about 30)	70/30	70%	30%
41 - 50 (about 20)	60/40	60%	40%
51 - 60 (about 10)	50/50	50%	50%
61+ (about 5)	40/60	40%	60%

Optional Glide Paths:	Age 21-30	Age 31-40	Age 41-50	Age 51-60	Age 61+
Conservative	60/40	50/50	40/60	30/70	20/80
Moderate	80/20	70/30	60/40	50/50	40/60
Agressive	100/0	90/10	80/20	70/30	60/40

1) Stock allocations include broadly diversified investments in U.S., International and Emerging stock markets.
2) Bond allocations include broadly diversified investments in U.S. Treasury and high-quality corporate bonds.

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View Investment Returns

See how your investments are performing. Access your Investment Returns by clicking on the Investments Tab, and selecting Investment Returns.

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- Account Balance
- Investment Election Info
- Contributions
- Investment Profiles
- Rate of Return
- Investment Returns

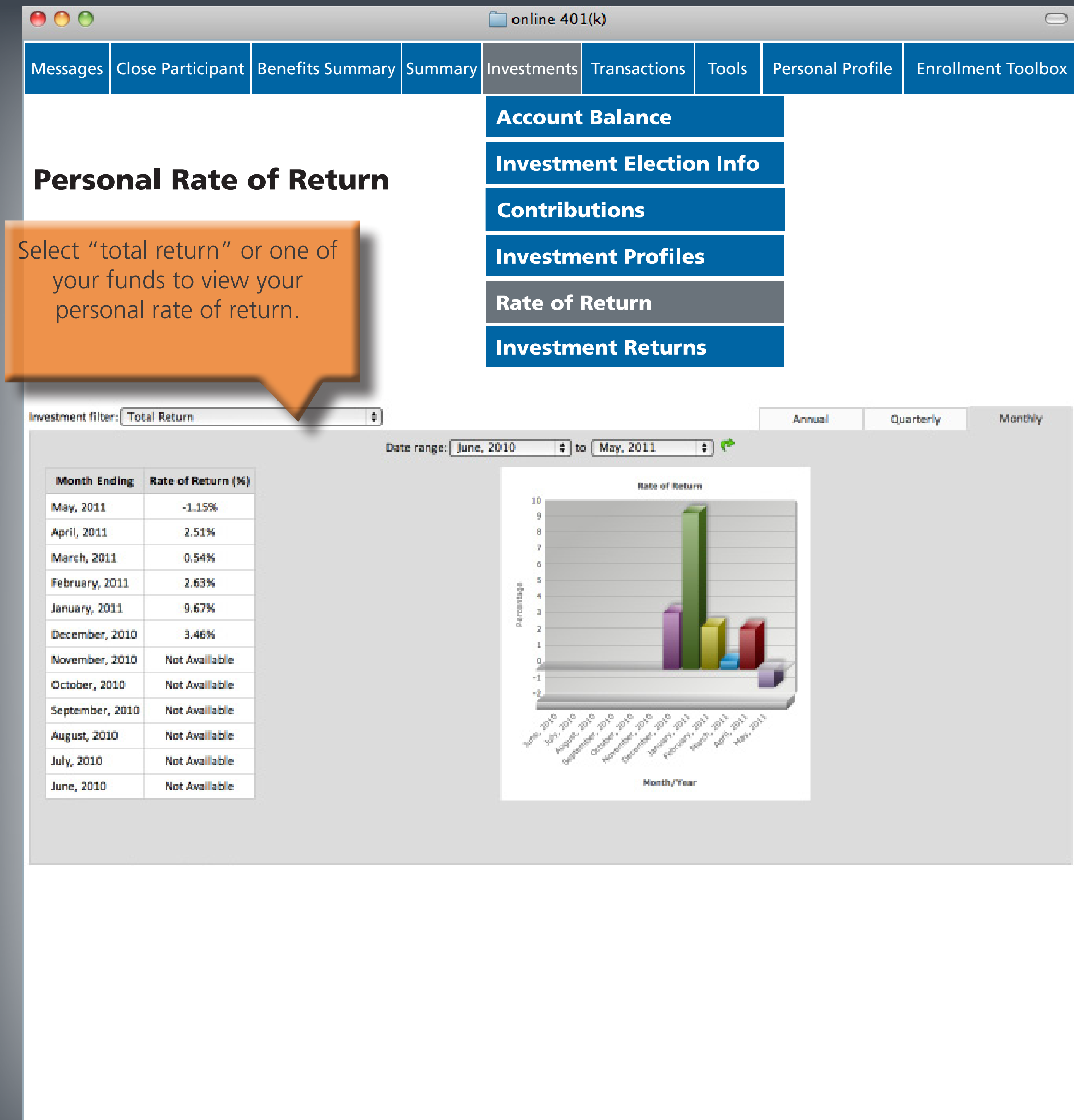
Investment Returns

Investments | Models

Investment Product	Return as of Date	3 Month	Year to Date	1 Year	3 Year	5 Year	10 Year
Prudent Retirement Services 30-70 Model Portfolio	03/31/2011	2.23%	2.23%	9.13%	5.14%	5.84%	6.98%
Prudent Retirement Services 40-60 Model Portfolio	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%
Prudent Retirement Services 50-50 Model Portfolio	12/31/2010	5.35%	13.04%	13.04%	3.21%	5.62%	7.26%
Prudent Retirement Services 60-40 Model Portfolio	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services 70-30 Model Portfolio	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services 80-20 Model Portfolio	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services 90-10 Model Portfolio	03/31/2011	5.76%	5.76%	18.84%	4.91%	4.49%	9.10%
Prudent Retirement Services Aggressive Glide Path (Ages 30 and under)	03/31/2011	6.27%	6.27%	20.42%	4.56%	4.05%	9.26%
Prudent Retirement Services Aggressive Glide Path (Ages 31-40)	03/31/2011	5.76%	5.76%	18.84%	4.91%	4.49%	9.10%
Prudent Retirement Services Aggressive Glide Path (Ages 41-50)	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services Aggressive Glide Path (Ages 51-60)	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services Aggressive Glide Path (Ages 61+)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Conservative Glide Path (Ages 30 and under)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Conservative Glide Path (Ages 31-40)	03/31/2011	3.52%	3.52%	12.41%	5.42%	5.63%	7.91%
Prudent Retirement Services Conservative Glide Path (Ages 41-50)	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%
Prudent Retirement Services Conservative Glide Path (Ages 51-60)	03/31/2011	2.23%	2.23%	9.13%	5.14%	5.84%	6.98%
Prudent Retirement Services Conservative Glide Path (Ages 61+)	03/31/2011	1.55%	1.55%	7.47%	4.88%	5.86%	6.44%
Prudent Retirement Services Moderate Glide Path (Ages 30 and under)	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services Moderate Glide Path (Ages 31-40)	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services Moderate Glide Path (Ages 41-50)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Moderate Glide Path (Ages 51-60)	03/31/2011	3.52%	3.52%	12.41%	5.42%	5.63%	7.91%
Prudent Retirement Services Moderate Glide Path (Ages 61+)	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%

View Your Personal Rate of Return

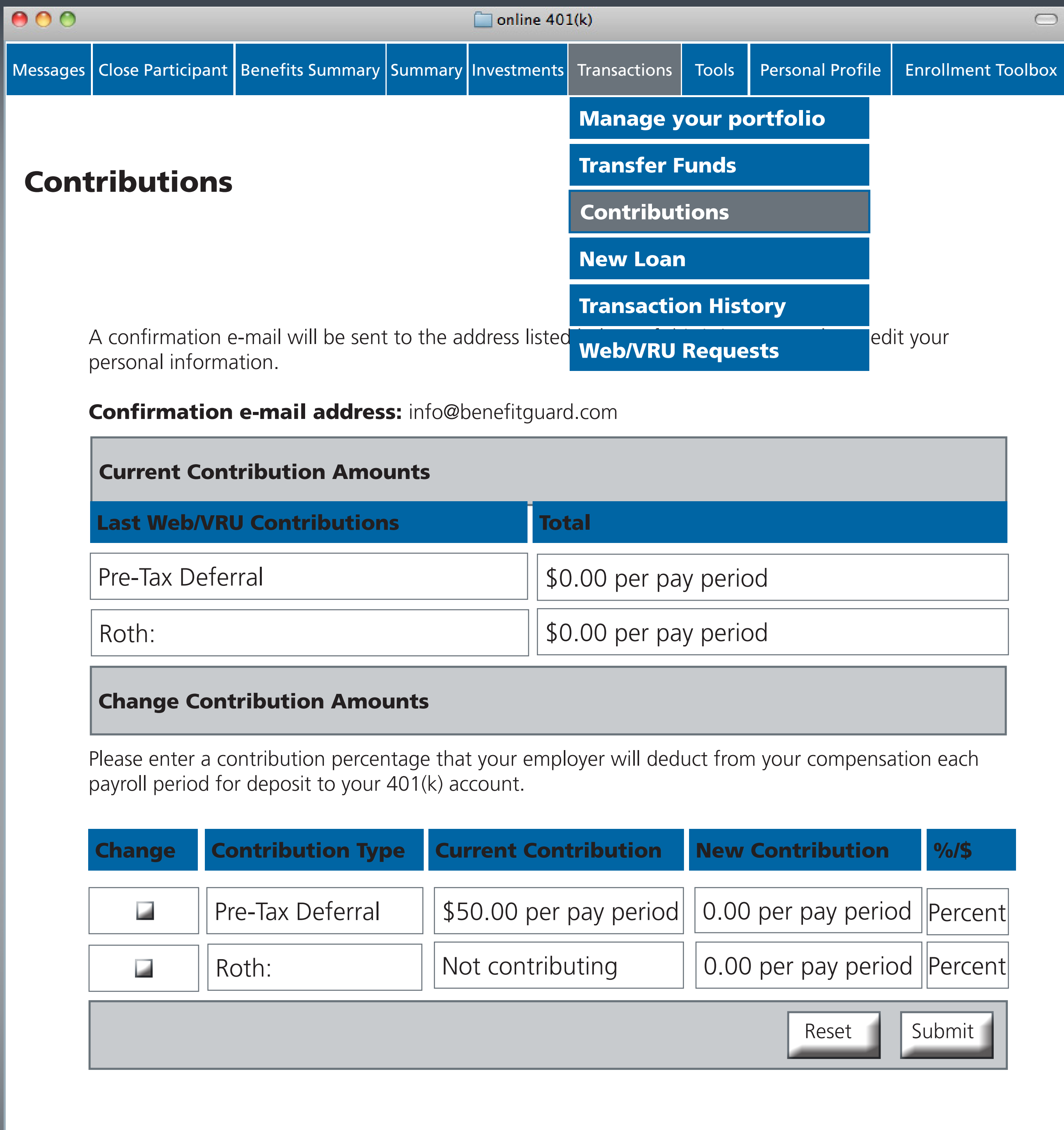
Your personal rate of return is available for your overall portfolio and for each fund on a monthly, quarterly and annual basis. View by clicking on the Investments Tab and selecting Rate of Return



Month Ending	Rate of Return (%)
May, 2011	-1.15%
April, 2011	2.51%
March, 2011	0.54%
February, 2011	2.63%
January, 2011	9.67%
December, 2010	3.46%
November, 2010	Not Available
October, 2010	Not Available
September, 2010	Not Available
August, 2010	Not Available
July, 2010	Not Available
June, 2010	Not Available

Change Your Contribution %

Change your Contribution Percentage online. Your Plan Sponsor will receive notification of your change within 24 hours. Click on the Transaction Tab, and select Contributions.



Request a New Loan

Interested in a loan from your retirement savings pan? Model different loan options online and then submit your request.

online 401(k)

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Manage your portfolio
Transfer Funds
Contributions
New Loan
Transaction History
Web/VRU Requests

New Loan

Please follow the following steps to apply for a loan on

Click here to verify your email address. A valid email address cations.

To model different loan amounts and durations, enter the an k submit.

To finalize your choices, enter the desired loan amount and c

Complete the online loan application by following the promp

you will receive an email attaching your Promissory Note, Irrevocable Pledge and Disclosure, and Regulation Z Notification within one business day of completing your online loan application. Sign and return as instructed on the forms. YOUR LOAN WILL NOT BE PROCESSED UNTIL THIS PAPERWORK IS RECEIVED.

Please note that if you reside in the state of Florida, a Documentary Stamp Tax in the amount of $0.35 per $100 or fraction thereof the amount borrowed will be assessed as a fee against your account and remitted to the Florida Department of Revenue in accordance with Florida law.

Enter your desired loan amount and loan duration. Loans from your retirement plan cannot be longer than 5 years unless you are borrowing money to purchase your home, in which case you may take a loan for up to 15 years.

Loan Limits	
All plans vested account balance:	
Minimum Loan	
Maximum Loan	
Minimum duration	
Maximum duration	
Business days to complete request after receiving required paperwork:	
All plans vested account balance:	

Loan Calculator: calculations based on a payroll payment frequency of based on a payment frequency of "Semimonthly"

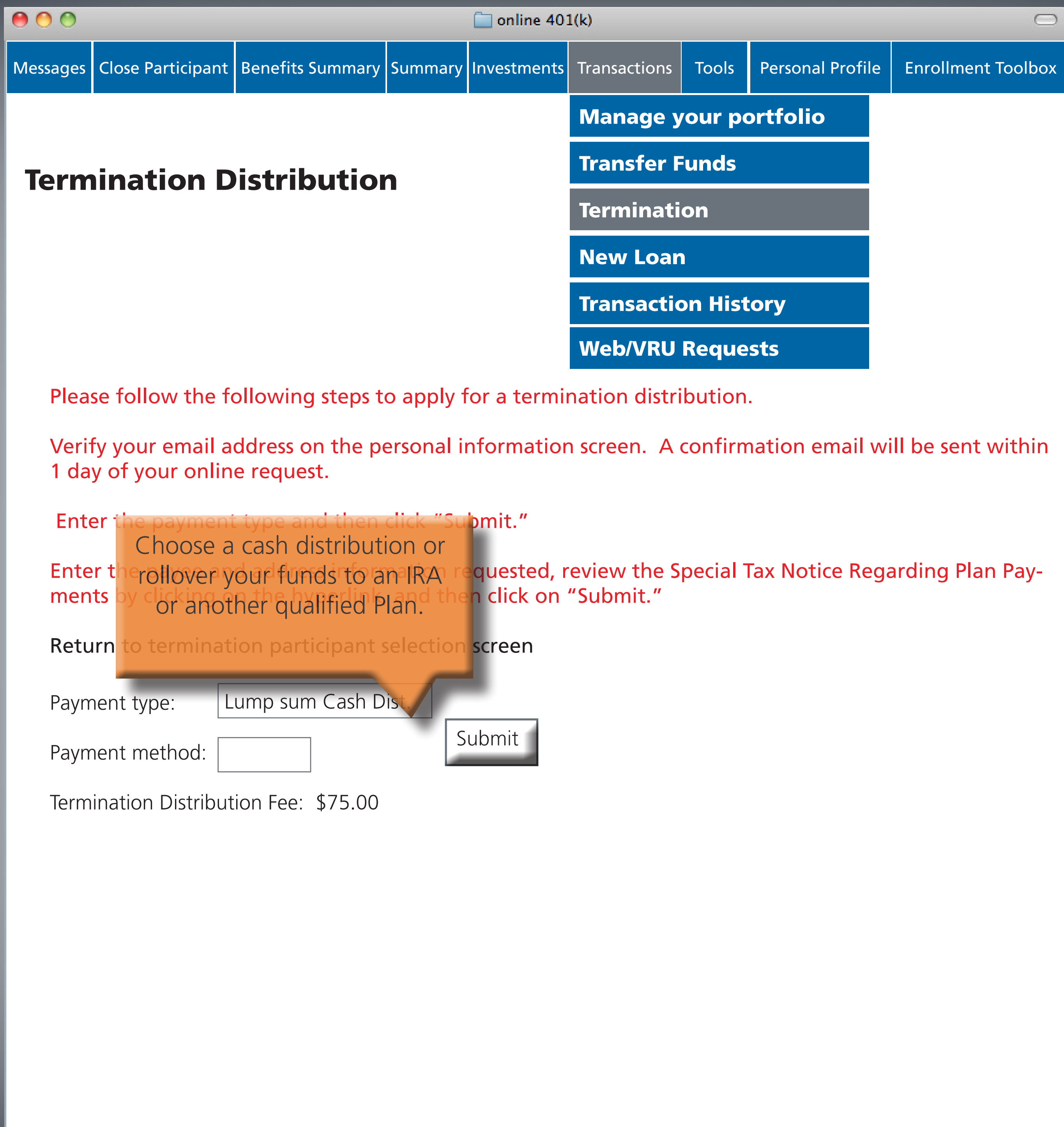
A confirmation email will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Select loan type:	Personal loan
Interest rate:	4.25%
Enter a loan amount:	$ 0
Number of payments:	0

Reset | Model | Submit

Take a Distribution

If you are no longer employed with your worksite employer, you can choose to rollover your account to a new qualified account or take a cash distribution. Apply online for the fastest processing. Click on the Transactions Tab, and select Termination.



Create a Report

Don't wait for your quarterly statement. You can generate daily statements for any specified time period, so that you always know how your account is doing. Click on the Tools Tab, and select Reports.

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Reports

Forms & Documents

Retirement Calculator

Reports

If you are married and select a beneficiary other than your spouse, you must obtain your spouse's notarized consent. A Beneficiary Designation Form for your spouse to sign is available online by clicking on "Forms" on the left toolbar.

Get Adobe Acrobat Reader

I elect to only receive electronic statements that I can view online

I elect to receive statements both electronically and through the mail

Submit

Create Reports

Select report group: None

Select report: ---None---

Available plan years: 01/01/2011 – 12/31/2011

From date:

From date: n/a (mm/dd/yyyy)

To date: n/a (mm/dd/yyyy)

Submit

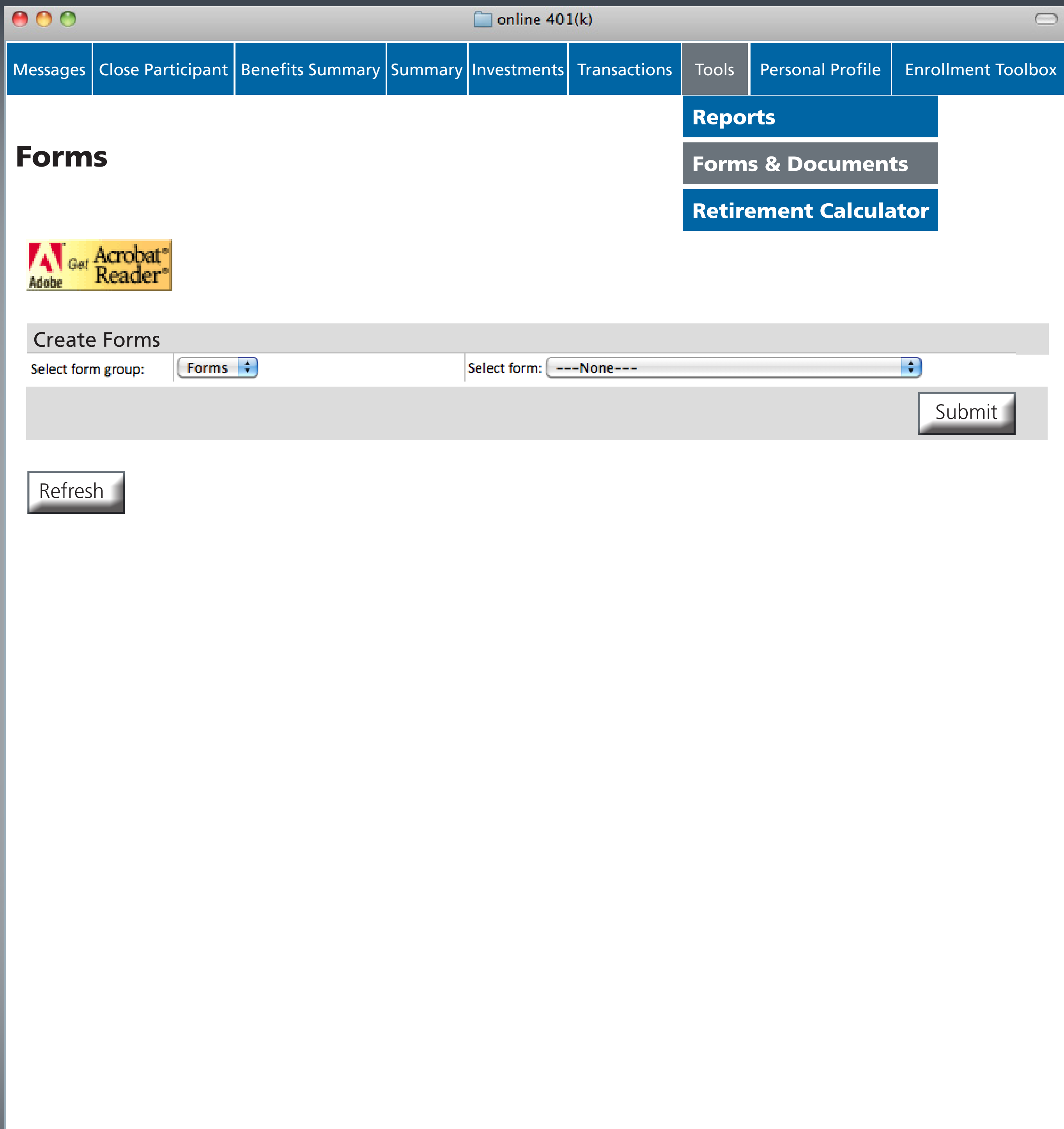
Refresh

Delete

Name	Size	File Type	From Date	To Date	Delete
On demand account statement	67kb	Adobe	01/01/2011	01/01/2011	

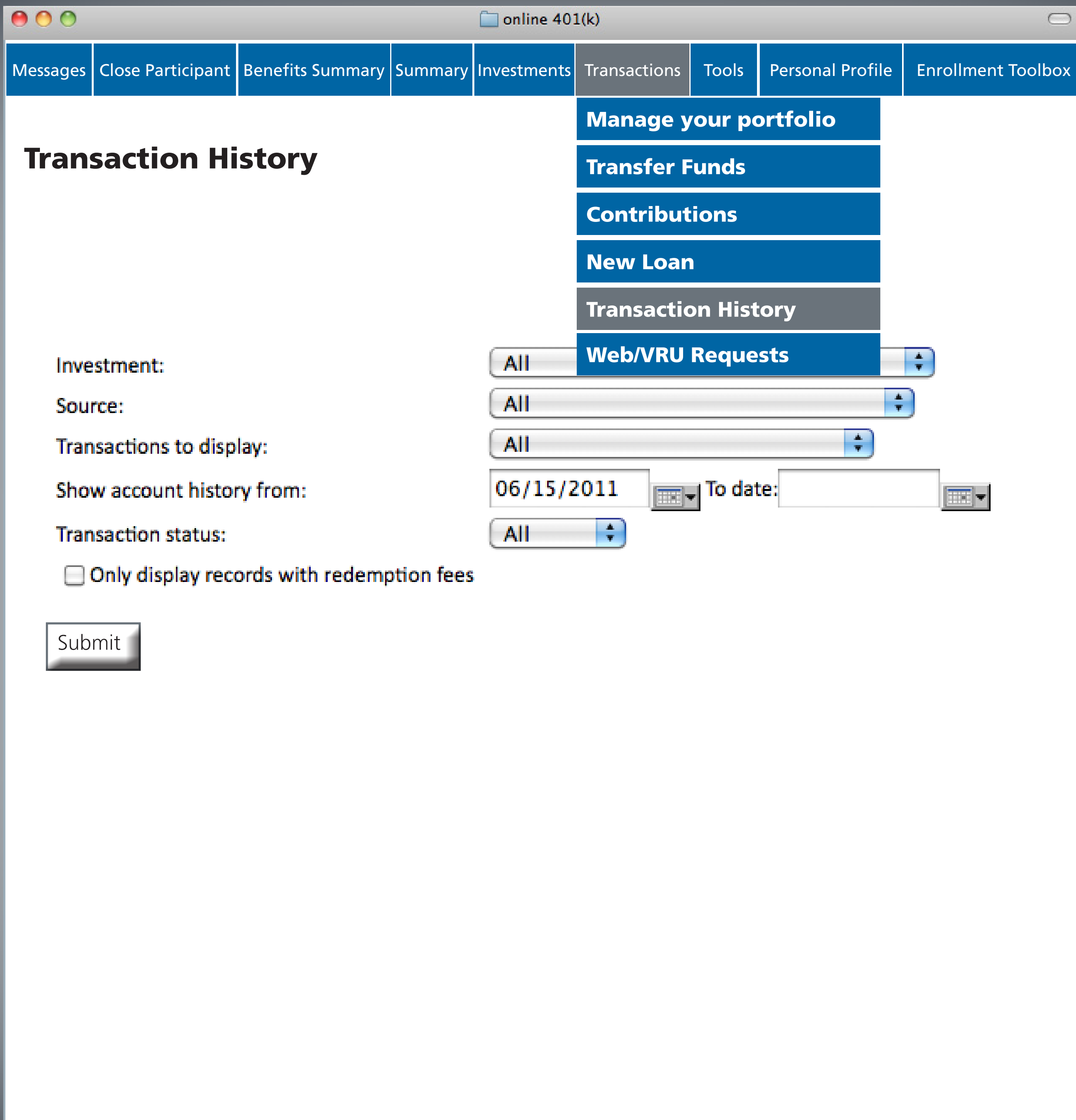
Access Forms and Documents

We want it to be easy for your. Download the forms you need any time, pre-populated with your information. Click on the Tools Tab, and select Forms & Documents



View Your Transaction History

Never wonder what is going on with your account. Want to know if you recent payroll deduction has been deposited, or if a loan request has been processed? If it happened, you'll see it. Click on the Transactions Tab, and select Transaction History.



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