

401(k)

PARTICIPANT WEB GUIDE

A GUIDE TO UNDERSTANDING YOUR ONLINE ACCOUNT



Introducing your new 401(k) Plan

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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."

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes "Home", "Account Info", "Tools", and "Enrollment Toolbox". The main content area features the BenefitGuard logo and contact information: "Sales | (877) 860-2664" and "Support | (800) 878-5220". A callout box with an orange background and a speech bubble icon points to the "Role:" dropdown menu, which is currently set to "Participant". The callout text reads: "Be sure to select 'Participant' as the role from the drop down menu". Below the callout, the login form includes fields for "User ID:" and "Password:", a "Login" button, and a warning: "Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled." To the right of the form are links for "Forgot User ID or Password?" and "Problems Viewing the Site?". At the bottom of the page, there are three promotional boxes: "Retirement Calculator" (with a calculator icon), "Savings Education 101" (with a graduation cap icon), and "Login to your account" (with a laptop icon). Below these are two "Download" buttons for a paper version of the web and a web guide. The footer contains a list of links: "Home | Pensions | 401(K) | Advisors | About Us | Contact Us | Privacy Policy | Terms of use | Legal | Sitemap | XML Sitemap" and a copyright notice: "© Copyright 2010 BenefitGuard, LLC. All rights reserved. 'BenefitGuard' and the 'BenefitGuard' logo are trademarks of BenefitGuard, LLC. All other company and product names mentioned are used for identification purposes only, and may be trademarks of their respective owners."

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 your 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 () -

If you would like to receive confirmations of transactions, please provide the following information:

I do not have a e-mail address

Send Email confirmation to:

Home Email

Office Email

Other Email

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

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 process, your enrollment will not be processed.

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).

online 401(k)

Home Account Info Tools Enrollment Toolbox

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)	<input type="text"/>
Percent (%) of benefit payable to this beneficiary	<input type="text"/>
Relationship	
Date of Birth (mm/dd/yyyy)	<input type="text"/>
Home Address	
Address Line 1	<input type="text"/>
Address Line 2	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Postal Code (Zip)	<input type="text"/>
Country	<input type="text"/>
Social Security Number (optional)	<input type="text"/>

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.

online 401(k)

Home | Account Info | Tools | Enrollment Toolbox

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)

Home | Account Info | Tools | Enrollment Toolbox

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	\$407,325.70	100.00%

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)

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

Change Password

Personal info.

Beneficiaries

Password Change

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:

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.

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

Personal info.
Beneficiaries
Password Change

Edit Personal Information

Be sure to enter an email address so that you can receive important plan notifications.

If you are an active employee, online changes to your address of record may be over-written by your employer's payroll file. Be sure to update your address with your employer as well.

General

Prefix:
Name (First, Middle, Last):
Street address 1:
Street address 2:
City:
State:
Zip code:
Birth date:
Date of hire:
Marital status:
Gender:

Phone Numbers

Home Phone #: () -
Office Phone #: () - Ext:
Other Phone #: () -

E-mail Address

I do not have an e-mail address

Home Internet address:
Office Internet address:
Other Internet address:

Send e-mail notification to:
 Home Office Other None

Alternate Verification

Alternate verification

Question: Answer:
Question: Answer:
Question: Answer:

Change Your Beneficiary

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

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

Name	<input type="text"/>	*	Beneficiary SS#:	<input type="text"/>
Street Address 1:	<input type="text"/>		Beneficiary percent:	<input type="text"/>
Street Address 2:	<input type="text"/>		Birth date:	<input type="text"/>
City	<input type="text"/>		Relationship:	<input type="text"/>
State	<input type="text"/>		Beneficiary type:	<input type="text"/>
Zip code:	<input type="text"/>			

*-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.

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes: Messages, Close Participant, Benefits Summary, Summary, **Investments**, Transactions, Tools, Personal Profile, and Enrollment Toolbox. A dropdown menu is open under "Investments", listing: Account Balance, Investment Election Info, Contributions, **Investment Profiles**, Rate of Return, and Investment Returns. The main content area features the Dimensional logo and a text block about DFA funds, followed by a table of Model Portfolios and Optional Glide Paths.

Dimensional
Diversified. Efficient.

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 (years to retirement)	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
Aggressive	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.

benefitguard.com

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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.

Investment Returns

Investments Models

Investment Product	Return as of Date	1 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

Personal Rate of Return

Select "total return" or one of your funds to view your personal rate of return.

Investment filter: Total Return

Date range: June, 2010 to May, 2011

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.

The screenshot shows a web browser window titled "online 401(k)". The navigation menu includes Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The "Transactions" tab is active, and a dropdown menu is open, highlighting "Contributions".

Contributions

A confirmation e-mail will be sent to the address listed in your personal information. [edit your personal information.](#)

Confirmation e-mail address: info@benefitguard.com

Current Contribution Amounts	
Last Web/VRU Contributions	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth:	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage that your employer will deduct from your compensation each payroll period for deposit to your 401(k) account.

Change	Contribution Type	Current Contribution	New Contribution	%/\$
<input type="checkbox"/>	Pre-Tax Deferral	\$50.00 per pay period	0.00 per pay period	Percent
<input type="checkbox"/>	Roth:	Not contributing	0.00 per pay period	Percent

Request a New Loan

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

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

New Loan

Please follow the following steps to apply for a loan on

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

To model different loan amounts and durations, enter the an

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.

[Manage your portfolio](#)
[Transfer Funds](#)
[Contributions](#)
[New Loan](#)
[Transaction History](#)
[Web/VRU Requests](#)

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

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.

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.

The screenshot shows a web browser window titled "online 401(k)". The navigation menu includes: Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The "Transactions" tab is active, displaying a sidebar with options: Manage your portfolio, Transfer Funds, Termination (highlighted), New Loan, Transaction History, and Web/VRU Requests. The main content area is titled "Termination Distribution" and contains the following instructions:

Please follow the following steps to apply for a termination distribution.

Verify your email address on the personal information screen. A confirmation email will be sent within 1 day of your online request.

Enter the payment type and then click "Submit."
Choose a cash distribution or rollover your funds to an IRA or another qualified Plan.

Enter the termination distribution amount requested, review the Special Tax Notice Regarding Plan Payments by clicking on the hyperlink, and then click on "Submit."

Return to termination participant selection screen

Payment type:

Payment method:

Submit

Termination Distribution Fee: \$75.00

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.

online 401(k)


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

Reports

Forms & Documents

Retirement Calculator

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.

 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: Select report:

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

To date: (mm/dd/yyyy) (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	<input type="checkbox"/>

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

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes tabs for Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The "Tools" tab is active, displaying a sidebar with "Reports", "Forms & Documents", and "Retirement Calculator". The main content area is titled "Forms" and features an Adobe Acrobat Reader logo. Below the logo is a "Create Forms" section with a "Select form group:" dropdown menu set to "Forms" and a "Select form:" dropdown menu set to "---None---". A "Submit" button is located to the right of these dropdowns. A "Refresh" button is positioned below the "Create Forms" section.

View Your Transaction History

Never wonder what is going on with your account. Want to know if your 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.

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes tabs for Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The Transactions tab is active, and a dropdown menu is open, listing options: Manage your portfolio, Transfer Funds, Contributions, New Loan, Transaction History (highlighted), and Web/VRU Requests. Below the navigation, the "Transaction History" section is displayed. It includes several filters: "Investment:" with a dropdown set to "All"; "Source:" with a dropdown set to "All"; "Transactions to display:" with a dropdown set to "All"; "Show account history from:" with a date field set to "06/15/2011" and a "To date:" field; "Transaction status:" with a dropdown set to "All"; and a checkbox labeled "Only display records with redemption fees" which is currently unchecked. A "Submit" button is located at the bottom left of the form area.

Contact Us

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