

Welcome to Your Retirement Account

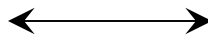
Participant Website and Voice Response Systems



Access your account 24 hours a day, 7 days a week!

- <https://www.ebs-benefits.com>
- 1 (888) 887-4015

Internet Access



Voice Response System

To access your account on-line:

1. Logon to <https://www.ebs-benefits.com>
2. User ID = Default is your Social Security Number
3. PIN = Default is your date of birth (mmddyy)

Note: The "Forgot PIN" link on the login page helps you enter your account without calling Customer Service.

Account Summary

- Source Summary
- Investment Summary
- Participant Summary
- Plan Summary
- Loan Summary
- Fund Information
- Transaction History
- Web / VRU Activity
- Advisor Preferences *
- Statement on Demand

Plan Services

- Investment Elections
- Deferral Rate/Amount *
- Realign Portfolio
- Transfer Investments
- Loan Modeling/Request *
- Hardship Withdrawal *
- Change Participant PIN
- Alternate User ID
- Secret Question and Answer

Planning

- Account Projection

Personal Performance

- Rate of Return
- Net Investment vs Market
- Cumulative Returns

Participant Forms

- Forms

To access your account by telephone:

1. Dial Toll-Free 1 (888) 887-4015
2. When prompted: Enter your Social Security Number, followed by the # key; SSN is the default entry
3. When prompted: Enter your PIN, followed by the # key; date of birth (mmddyy) is the default entry

Account Balance Detail—Press 1

- 1—Total Balances
 - 1 - By Contribution Source
 - 2 - By Investment
 - 3 - Total Account Balance
- 2—Total Vested Balance
- 3—Project Future Balances

Account Administration—Press 2

- 2—Future Contribution Percentages
 - 1 - Hear Investment Percentages
 - 2 - Change Investment Percentages
- 3—Change your PIN

Investment Transfers—Press 3

- 1—Realignment
- 2—Fund to Fund

Loan & Withdrawal Information—Press 4

- 1—Loan Information *
 - 1 - Existing Loan Information
 - 2 - Amount Available for Loan
 - 3 - New Loan Modeling/Requests
- 2—Hardship Withdrawal Amount *

Plan Information—Press 5

- 4—Fund Prices

Review or Cancel Changes—Press 9

- 1—Review or Cancel Individual Changes
- 2—Cancel all Changes

At Any Time Press

- *H - for Help
- *M - for Main Menu
- *R - to Repeat Message
- *T - to Terminate Call

* Available only if permitted by Plan.

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Frequently Asked Questions

How can I obtain general information on my account?

You can access the current value of your account at any time via the Voice Response System or Participant Website.

Can I obtain information regarding the investment options offered in the plan?

Yes, when accessing your account on-line, choose Account Summary – Fund Information from the main menu. Links are available here to view mutual fund fact sheets.

How can I make investment changes to my existing account?

Investment changes can be made to your existing account via the Voice Response System or Participant Website. There are two ways to make changes. You can realign your entire account or request a fund to fund transfer.

How can I change the way my future contributions are invested?

You can change the way future contributions are invested via the Voice Response System or Participant Website.

How can I change the amount that I am contributing to the plan?

You can obtain a Salary Deferral Change Form via the Participant Website or from the Plan Sponsor to change the amount that you are contributing to the plan.

Who is the Plan Sponsor?

Typically, this is the Employer's Human Resources Department, or other entity that sponsors the plan, such as a Union office.

Can I take a withdrawal from the plan while I am still employed?

Under certain circumstances, the plan may allow you to take a Hardship Withdrawal or In-Service Withdrawal. Visit the Hardship Withdrawal section of the Voice Response System or Participant Website to see if this feature is permitted in the plan. If the plan permits this, you can obtain a Hardship Withdrawal Request form from the Plan Sponsor or Participant Website. Please request an In-Service Withdrawal from the Plan Sponsor.

Can I take a loan from the plan?

If loans are permitted by the plan, you can request a loan via the Voice Response System or Participant Website.

How do I request a distribution from the plan if I terminate employment or retire?

Please contact the Plan Sponsor to obtain a Distribution Request Form.

Can I change my login information to access the Voice Response System or Participant Website?

Yes. Both of these systems are initially accessible by using your Social Security # and Date of Birth. After accessing the system the first time, you can change your PIN to access the Voice Response System, as well as both User ID and PIN to access the Participant Website. Remember to establish your PIN hint on the website.

Who do I call if I have questions about accessing my account?

Please call the EBS-RMSCO Customer Service Department at (800) 316-9076.