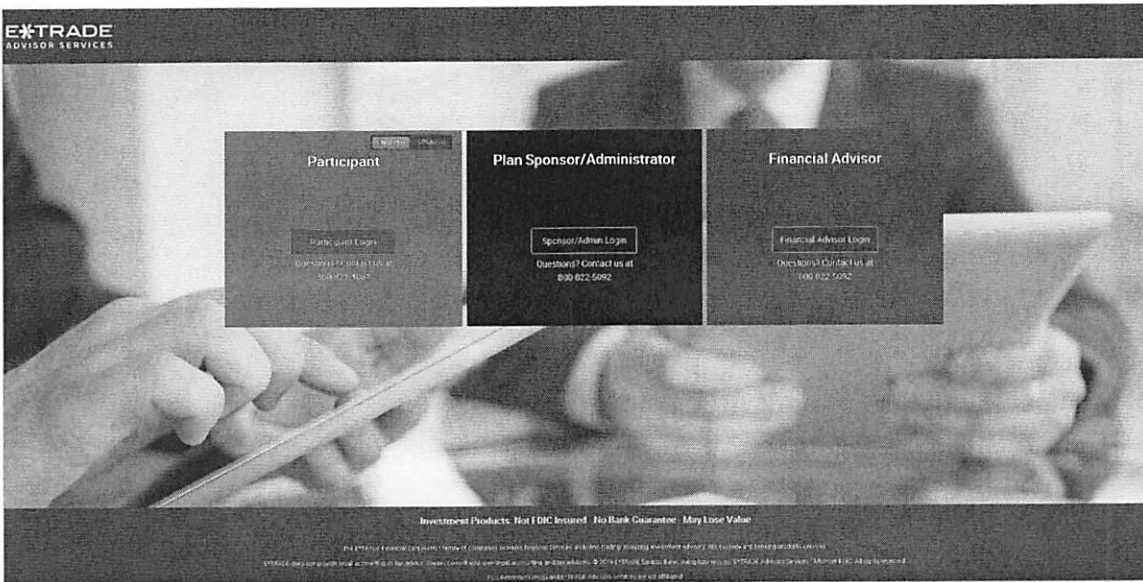


Getting Started is Easy!

To start, log into <https://etrade.invlink.com>

Your temporary User ID is your Social Security number and your temporary PIN is the last four digits of your Social Security number.



Note: Access your account using the Participant login. Please exclude any dashes in your Social Security number when entering it here. Rather than using "XXX-XX-XXXX", use "XXXXXXXXXX".

After logging in, follow these easy steps to setup your account:

Step 1: Account Setup

- Answer the security questions. The first time you log in, you will be asked to select four security questions and provide answers to each. These will be used as verification when retrieving a lost password or if you are logging on from an unfamiliar or public computer. The answers you provide are case sensitive.
- Choose your User ID and Password. Please note that your User ID and Password are case sensitive. Enter your User ID (6-12 alphanumeric characters). Enter your PIN (6-8 alpha-numeric characters).

Getting Started is Easy!

Step 2: Beneficiaries

Your primary beneficiary is your first choice to receive retirement benefits in the event of your death. You can name more than one person or entity as your primary beneficiary. If you are married, your spouse must consent to any change. If your primary beneficiary doesn't survive you or decides to decline the benefits, then your secondary (or "contingent") beneficiaries will receive your benefits.

Beneficiaries

Overall Progress: 33% Complete

Enter your designated beneficiaries below.

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

Beneficiary Designation 1

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

Beneficiary type: Primary

Beneficiary percentage: [input]

Name: [input] Relationship: [input] Birth date: [input] Social security number (optional): [input]

Street address 1: [input] Street address 2: [input]

City: [input] State: [input] Zip code: [input] Country: [input]

Buttons: ADD, PREVIOUS, NEXT, DELETE

Step 3: Contribution Election

Select your desired contribution amounts. Determine if you want it to be a percentage or dollar amount each pay period. Use the retirement savings calculator to determine the tax advantage of making contributions.

Contribution Election

Overall Progress: 40% Complete

Confirm your e-mail address

A confirmation e-mail will be sent to test@company.com

If this address is incorrect, please correct the address in the field provided.

Update e-mail address: [input] Confirm e-mail address: [input] RESET

Change Contribution Amounts

Please select a contribution percentage or dollar amount for your employer will deduct from your compensation each payroll period for deposit in your 401(k).

> Rules and Criteria

| Action | Contribution Type | Investment | Current Contribution | New Contribution Rate |
|--------------------------------------|----------------------|------------|----------------------|-----------------------|
| I would like to keep my contribution | Pre-Tax Contribution | Percent | Not contributing | 0.00% per pay period |
| I would like to keep my contribution | Roth | Percent | Not contributing | 0.00% per pay period |

Contributions to Plan 401(k) or 403(b) Plan This Year

If you have contributed to another 401(k) or 403(b) plan during this calendar year, how much did you contribute to the other plan? [input]

Buttons: RESET, PREVIOUS, NEXT

Step 4: Investment Election

Choose your investments and your allocations. Make sure your allocation percentage totals 100% before proceeding.

Investment Election

Overall Progress: 50% Complete

The allocations you select below will be used for all your 401(k) or 403(b) contributions (including any rollover contributions). Please note that your allocations will be applied to all contributions you make. Change your investment elections from your dashboard, please review our plan document to learn more about the investment process.

Select your investments and allocations

Select all 401(k) or 403(b) investments (including employee stock ownership investments) as follows:

Confirm your e-mail address

A confirmation e-mail will be sent to the address listed below: test@company.com

If this address is incorrect, please correct the address in the field provided.

Update e-mail address: [input] Confirm e-mail address: [input] RESET

> Rules and Criteria

Select investments

| Investment | Asset Class | Current Election | New Election |
|-----------------------------|-------------|------------------|--------------|
| 401: Equities Portfolio | Equity | Investment Model | 0.00% |
| 401: Conservative Portfolio | Equity | Investment Model | 0.00% |
| 401: Growth Portfolio | Equity | Investment Model | 0.00% |
| 401: Income Portfolio | Equity | Investment Model | 0.00% |
| 401: Money Market | Equity | Investment Model | 0.00% |

Buttons: RESET, PREVIOUS

Step 5: Confirmation

In this final step, you should review all the information you have entered for accuracy. You can edit any information here before you confirm. You will not be able to confirm until all other steps have been completed.

Confirmation

Overall Progress: 66% Complete

Please review the information below for accuracy. To make a change, click the EDIT button.

Account Setup

User ID: 99928471

First name: PCS

Last name: Ernst

Street address 1: 1821 Market Street

Street address 2: [input]

City: Philadelphia

State: PA

Zip code: 19102

Country: [input]

Date of birth: 01-01-1980

Date of hire: 01-01-2014

Home phone: [input]

Office phone: [input]

Other phone: [input]

Personal email address: test@company.com

Other email address: [input]

Office email address: [input]

Send email contribution to: Percent

Buttons: EDIT, CONFIRM