



Benefits Helpline User Guide

(888) 245-9798

1 Benefits Helpline greeting

Enter your Social Security number and Personal Identification Number (PIN) to access the system. If this is your first time calling the Benefits Helpline, **your initial PIN is your six-digit date of birth in mmddyy format.**

If you misplace your PIN for the Benefits Helpline, call and order a new one by first entering your Social Security number and following the prompts to request a new PIN. Your PIN will be mailed to the address on record for your account.

2 Enroll (this step will automatically be skipped if you are already enrolled)

Press the following to:

- 1 – Officially enroll, choose your contribution percentage and set up your investment elections
- 2 – Receive printed information, including prospectuses of available funds
- 3 – Change your PIN (you will be required to change your PIN to something other than your six-digit date of birth)

3 Access your retirement plan account 24 hours a day

After you are enrolled, press 1 through 6 for the following menu options:

- 1 – Personal Account Information
- 2 – Loan Information
- 3 – Investment Performance Information
- 4 – General Information
- 5 – Printed Information (or a hard copy of your statement)
- 6 – Change Your PIN

4 If you selected:

1 – Personal Account Information

Press the following for:

1 – Account balance information:

- 1 – Total account balance by investment fund
- 2 – Vested account balance by investment fund
- 3 – Total number of units by investment fund
- 4 – Cash balance by investment fund

2 – Transfer between investments:

- 1 – Reallocation
- 2 – Transfer a percentage
- 3 – Transfer a dollar amount
- 4 – Employee Stock Ownership Plan (ESOP) diversification
- 5 – Reallocation by source

3 – Contribution rate information:

- 1 – Review and/or change your contribution rate

4 – Investment election information, and if applicable, dividend reinvestment election information:

- 1 – Current investment election
- 2 – Dividend reinvestment election
 - 1 – Dividend paid in cash election
 - 2 – Dividend reinvested election

5 – IRA rollover and withdrawal information:

- 1 – IRA rollover information
- 2 – Withdrawal information
 - 1 – Information on after-tax withdrawal
 - 2 – Age 59½ withdrawal
 - 3 – Information on hardship withdrawal
 - 4 – Matured company withdrawal
 - 5 – Information on distribution due to termination
 - 6 – Rollover withdrawal

2 – Loan Information

Press the following for:

1 – Current loan interest rate information

2 – Outstanding loan information

3 – Calculating a new loan

- 1 – General purpose loan
- 2 – Residential loan

3 – Investment Performance Information

Press the following for:

1 – Current price information

2 – Prior month performance information

3 – Prior quarter performance information

4 – Prior 12-month performance information

5 – Current yield

6 – Investment description

4 – General Information

Listen to receive helpful hints, geared to make your Benefits Helpline experience more enjoyable.

5 – Printed Information

Follow the prompts to request hard copies of your current account information, prospectuses for your elected funds and other printed materials.

6 – Change Your PIN

Follow the prompts to change your PIN.

5 At any time after entering your Social Security number and PIN

Press the following to:

- 7 – Repeat the current menu information
- 8 – Return to the previous menu
- 9 – Return to the main menu
- * – Speak to a customer service representative