Easy access to your account

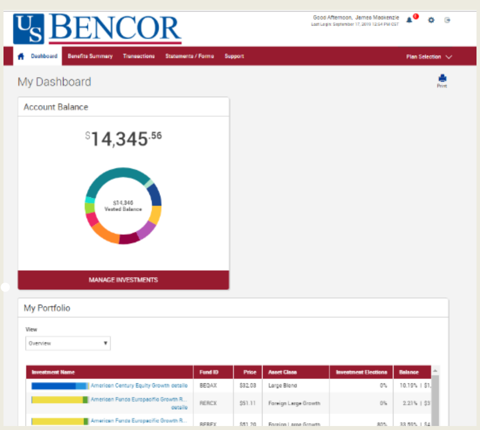
Your plan website is the first step for anything you want to know about your account. Use it to sign in to your account, find information about your retirement plan benefits, and learn more about saving for your future.

www.bencorplans.com

Online

Click on **Participant Login**. On the next screen:

- For first time users, click on **New User** and follow the prompts.
- For returning users, enter your User ID and Password. Select "participant" then click on **Log In**.



When you enter a change, a confirmation will be sent the following business day. Changes that are completed prior to 4 p.m. ET will be valued using the market closing unit values for that day. Changes completed after 4 p.m. ET will be valued using the market closing unit values for the following business day.

Once you have signed in, you can review the current status of your account, make changes, and access tools to help you personalize your retirement strategy. From the main menu, scroll over the four tabs- **Dashboard, Transactions, Statements/Forms** and **Support** - and select the action you want to take from the drop- down lists.

Check Account Balance

- Balance automatically appears on My Dashboard page (in the Dashboard menu at the top of the screen).
- For account balance by fund, review "My Portfolio" on My Dashboard.

Review Investment Performance

- To get performance and fee details for all the funds in your plan, simply click on the fund name on any page. This will display performance, as well as links to the fund fact sheet and prospectus.

Change Future Investment Allocations (new contributions)

- To choose or change how new contributions will be invested, in the Transaction menu, click "Manage Investments" then "Change Elections".

Transfer Between Investment Options (current assets)

- To transfer balances between individual or groups of funds in the Transactions menu, click "Manage Investments" then " Transfer Funds".

Request a Distribution

- From the Transactions menu, select "Request a Distribution".
- When the page loads, click on the "here" link to submit your request.

Forms and Beneficiary Information

- To locate forms and beneficiary information, in the Forms & Reports menu, select "Forms". You can also update your Beneficiary information online by selecting the gear icon in the upper right of the screen.

Customer Service

- From the Support menu, select "Contact Us" for email and phone information.

Requesting a Distribution from your BENCOR Account

FICA Alternative Plan

You may request a distribution (withdrawal) of your account balance after your employment has ended and you have satisfied your plan's waiting period, if applicable. No forms are required to withdraw your funds. The distribution process is entirely online and accessed through the BENCOR website.

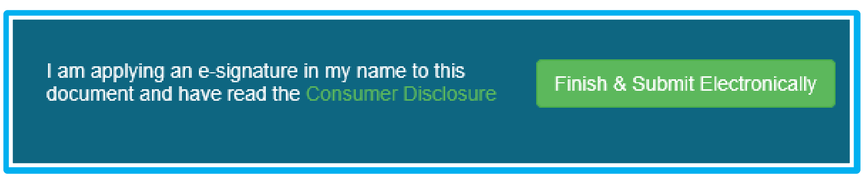
How to Begin the Distribution Process

1) Go to https://bencorplans.com. Click on Participant Login. On the next screen, enter your UserID and password, select Participant from the drop-down menu and login to your account. *(For first time users, click on the "+ New User" link to change the log in window to allow you to "Request User ID and Password". Follow the prompts to answer security questions and set up your user account.)*
2) After login, click on **Request a Distribution** in the Transactions menu near the top of the page.
3) When the page loads, click on the **"here"** link to request a distribution. Follow the prompts to enter your information, e-sign and submit. That's it!

What to Expect

Safe Online Authentication with LexisNexis® InstantID®

The security of your private information and your retirement account are important. You will be asked to correctly answer security questions to ensure that only you have access to your account.



No Hassle Online Signature and Submission

Automatic Distribution Status Updates

You can elect to receive text and/or email updates letting you know when your distribution has been approved by your Plan Sponsor and when it has passed the final review.

Your distribution request was approved by your plan sponsor and has been sent for final review. We will notify you again when the review process is complete and your distribution has been processed.

Your distribution request has been approved. Trades will typically be sent in 1-2 business days. If all trades settle in a normal manner, your distribution proceeds will typically be issued within 3-5 business days of approval.

Thank you.
Client Services