

# Access...

You can join your company's 401(k) plan and participate in it from any Internet connection.

- Go to [www.e401k.net](http://www.e401k.net)

That will bring up a screen welcoming you to your online 401(k):

Type in your Social Security Number and Password, then click "Log In."

If you haven't yet defined a Password, use the last four digits of your Social Security Number. The system will admit you then ask you to define a Password for your account.



## Disclosures...

**Limitations on Availability of Services and Products** ~ Products and services are offered between your employer (the "Company") and the Plan Provider (the "Provider"). The Company has adopted the Plan for the exclusive benefit of certain of its employees and their beneficiaries. Please contact your employer to refer to your Company's Plan Document, Summary Plan Description and Trust, and/or Agency or Custody Agreement for more information. In case of any inconsistency between information on the Website and the provisions in the Plan, the terms of the Plan shall control.

**Non-Deposit Investment Products** ~ Mutual funds and securities products are not bank deposits and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency. Mutual funds and securities products are subject to investment risks, including possible loss of the principal invested.

**Investment Performance/Rates of Returns** ~ Other than inception to date Fund rates of returns, returns do not reflect sales charges or loads and assume the reinvestment of dividends and capital gains. All funds listed permit participants to invest on a no-load basis. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Performance quoted is past performance and is not indicative of future results. Investment information is taken from sources believed to be reliable, but it is not guaranteed as to completeness or accuracy. Although we endeavor to maintain the accuracy of the information, we cannot be held responsible for errors or omissions. Read the investment prospectus before investing in mutual funds.

**Calculators and Financial Planning Tools** ~ Calculators and Financial Planning Tools are provided for informational and illustrative purposes only and are not intended to provide specific legal, accounting, financial or tax advice for any person and should not be relied upon in that manner. Also, results are not meant to be indicative of the future return or amount received investment. Results obtained through the use of the Financial Planning Tools are not intended to be investment advice; the Plan Provider, Employer and Plan Administrator do not present such information as fiduciaries.

**Loan Modeling Calculator** ~ The Loan Modeling Tool may be used to determine the loan repayment associated with a loan request. After such request, the Loan is subject to the Terms and Conditions of the Loan Agreement, Note and Pledge. The results of the loan modeling tool are subject to change and may not be relied upon in all cases to be in final form.

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**Website and Information** ~ The 401(k) Website and information provided in it is not an offer to sell or a solicitation of an offer to buy any security, nor shall any such security be offered or sold to any person in any jurisdiction in which such offer, solicitation, purchase or sale may not lawfully be made.

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Welcome

401k Online - Participants