

403B ASP Participant Guide

403B ASP

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403B ASP Participant Guide

Version 2.2 – 10/22/2007

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Introduction

Welcome to your guide to actively managing your financial future. As you know, building a solid foundation for your retirement requires planning, discipline, and the right tools to help keep you on track.

This 403B ASP Participant Guide explains how to access and use one of the most important tools available to you: Internet access to your retirement savings account. The 403B ASP website provides you with access to:

- Complete 403(b) account information and administration tools including the ability to:
 - Enroll online via an Enrollment Wizard.
 - Change the percent or dollar rate of future contributions.
 - Change the portfolio or investment fund(s) to which future contributions are to be allocated.
 - Initiate the transfer, rebalancing or reallocation of current balances among available investment funds or portfolios.
 - Initiate requests for in-service distributions and loans, if applicable.
 - Change personal contact information including address, telephone and email.
 - Generate online, printable Participant Statements covering any time period.
- Educational resources including financial information and planning tools.
- Downloadable plan documents and forms via an online Document Library.

While reading the individual sections of the 403B ASP Participant Guide, please keep in mind that not all topics or features covered may be applicable to your particular plan. If you have any questions, please contact your plan sponsor or call 403B ASP using the toll free number 1-866-401-5277 and pressing '2' for Client Services.

To discover all of the features and information available to you on the 403B ASP website, login to your account by following the steps described in the next section.

Accessing the 403B ASP Website

There are only two requirements that must be met to enable you to access your account on the 403B ASP website:

Web Browser

The system is designed to support the current and one prior version of Microsoft Internet Explorer. The browser options must be set to allow cookies in order to support a reliable session state.

Valid Account Number and Password

You have been assigned a unique Account Number under which all of your plan balances will be accumulated. Your plan administrator will provide you with your Account Number. Please contact your plan administrator if you have not received your Account Number.

The first time you sign in to your account, you will use the last four digits of your Social Security number as your password. While you may continue to use this as your password for future sessions, we strongly encourage you to change the password as soon as possible to increase the level of security in accessing your account.

If you have any problems signing in, please call 403B ASP using the toll free number 1-866-401-5277 and press 2 for Client Services.

Overview of the 403B ASP Website

Sign in

The main **Sign in** page is located at “<http://www.403Bcenter.info>”. We recommend you bookmark this address in your browser’s Favorites folder.

- Click the **Participant** button to display the **Account Number** and **Password** fields.
- Click the **Account Number** field and enter your Account Number, with or without the lead zeros.
- Click the **Password** field and enter your Password. Be careful with your upper and lower case entries since this field is case-sensitive.
- Click **Sign in** to go to your **Home** page.

Home

Navigation within the 403B ASP website is structured to be both highly intuitive and direct, enabling you to quickly access the information desired. Once you signed in you should see “**Home: Account Overview**” with your name and the plan’s name in the upper right corner. The following information is displayed directly above a graphical representation of how your account is currently invested:

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Account Number:	This is your unique identification number.
Total Assets:	Your value based upon the most recent valuation.
Vested Balance:	Your non-forfeitable account value.
YTD Contributions:	The total of all contributions made in the current year.

QUICK LINKS

I want to...

You may select one of the following actions from the drop-down list-box to go directly to the appropriate section:

- View Available Investments
- View Investment Balances
- View Source Balances
- View Actual vs. Target Allocations
- Calculate Portfolio Performance
- View/Update Contact Information
- Change Password
- Change Salary Deferral Elections
- View Beneficiary Information
- Set Auto-Rebalance Preferences
- Update Investment Elections
- Request a Transfer
- Request a Realignment
- Request a Rebalance
- Contact the Help Desk
- Request a Distribution
- Generate Statements & Reports
- View Detailed Account History
- Access the Document Library

The top center of the page displays the following navigation buttons:

My Info	This section allows you to view/update your contact information, change your password, change your salary deferral election, view beneficiary information, or set your Auto Rebalance preferences.
Investments	This section allows you to update investment elections, request transfers, realignments, or rebalances.
Services	This section allows you to contact the Help Desk, request a loan, or request a distribution.
Reports	This section allows you to generate statements & reports, view detailed account history, or access documents in the Library.
Education	This section allows you to find a collection of information and tools to help you plan for your retirement.

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The left sidebar menu displays available links relative to the current page as well as shortcut options to sign out or return to the home page.

Sign Out	Click this link to end your session.
OVERVIEW	Click this link to go to your Home page.
INVESTMENTS	Click this link to go to the Available Investments page where you may view the plan's available investment funds or portfolios, obtain fund performance information or download a copy of the fund's prospectus.
BALANCES	Click this link to go to the Investment Balances page where you may view your total account value in each investment fund or portfolio.
SOURCES	Click this link to go to the Source Balances page where you may view your total and vested account values in each contribution source.
ALLOCATIONS	Click this link to go to the Investment Allocations page where you may view your investment elections for future contributions.
PERFORMANCE	Click this link to go to the Personal Rate of Return page where you may generate a personalized report showing the investment performance of your account.

Enrolling via the Enrollment Wizard

Enrolling in your plan is simplified by using the Enrollment Wizard to guide you through the process step by step. The entire process takes just a few minutes.

To enroll via the Enrollment Wizard:

Home

- Click the **ENROLL NOW** link on the left sidebar menu.

Enrollment Wizard

The **Enrollment Wizard** page provides you with an overview explanation of the process.

- Click the **CONTINUE** button to begin the enrollment process.

Confirm Personal Information

The **Confirm Personal Information** page displays your name, Social Security number, marital status, and status.

- Click the **Auto Rebalance** checkbox if you have the total value of your account in a model portfolio and would like to have it rebalanced periodically to adjust for actual market experience of the underlying investment funds.
- Enter or update, as applicable, the following required information:

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Address	Up to 100 characters, upper or lower case.
City	Up to 25 characters, upper or lower case.
State	Valid 2 character state code, upper case.
Zip	Either standard 5 digit or 10 digit zip code.
Phone	Required format “nnn-nnn-nnnn”.
Password	Up to 8 characters, alpha or numeric, case sensitive.
Confirm Password	Up to 8 characters, alpha or numeric, case sensitive.

- Enter or update, as applicable, the following optional information:

Email	Up to 100 characters, upper or lower case.
--------------	--

- Click the **CONTINUE** button to proceed with the enrollment process.

Confirm Deferral Rates or Amounts

The **Confirm Deferral Rates or Amounts** page enables you to enter the contribution rate as either a percentage or dollar amount per pay period for each eligible contribution source.

Follow these steps to enter the contribution rates:

- Click the **NEW** button at the bottom.
- Enter the new percentage rate or dollar amount for each contribution source.
- Click the **SAVE** button.
- Click the **CONTINUE** button to proceed with the enrollment process.

Confirm Investment Elections

The **Confirm Investment Elections** page enables you to select the investment funds or portfolio to which new contributions are to be allocated, along with the associated percentage(s) to be allocated.

Since you do not have any existing investment elections, it is necessary to first add the selected investment fund(s) or portfolio to your investment records.

Follow these steps to enter the investment elections:

Update Investment Elections

- Click the **NEW** button at the bottom to add an investment fund or the **Portfolios** link to add a portfolio.
- Select a portfolio or investment fund from the **Add Portfolio** page or **Add Investment Fund** page, as applicable, by clicking the “(+)” button at left of the portfolio or investment fund. You may select only one portfolio, thus the system will automatically fill the election percentage with 100%. If additional investment funds are to be selected, continue the same process until all investment funds desired have been selected.

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- Enter the percentages to be invested in the selected investment funds. Entries must total 100%.
- Click the **CONTINUE** button.

Confirm Investment Elections

- Click the **CONTINUE** button. This will update your investment elections and proceed to the **Beneficiaries** page.

Confirm Beneficiaries

- Click the **NEW** button to add a beneficiary.

Beneficiary Information

- Click the **Type** drop-down list-box and select either **Primary** or **Contingent**.

A primary beneficiary or beneficiaries will, in the event of your death, receive all or a portion of your total account value in the plan. If your primary beneficiary or beneficiaries predecease you, your contingent beneficiary(ies) will receive your total account value in the plan.

- Enter or update, as applicable, the following required information:

First Name	Up to 25 characters, upper or lower case.
Last Name	Up to 25 characters, upper or lower case.
Allocation (%)	Required format “n.nn”.

- Enter or update, as applicable, the following optional information:

Middle Name	Up to 25 characters, upper or lower case.
Soc. Sec. Number	Required format “nnn-nn-nnnn”.
Address	Up to 100 characters, upper or lower case.
City	Up to 25 characters, upper or lower case.
State	Valid 2 character state code, upper case.
Zip	Either standard 5 digit or 10 digit zip code.
Telephone	Required format “nnn-nnn-nnnn”.
Relationship	Up to 25 characters, upper or lower case.

- Click the **Participant Spouse** check-box if applicable.
- Click the **SAVE** button.
- Click the **CONTINUE** button.

Your enrollment is now complete. You are encouraged to review the information by clicking on the **MY INFO** button at the top of the page.

Viewing Available Investments

To view your available investments, select **View Available Investments** from the drop-down list-box on your **Home** page or click the **INVESTMENTS** link on the left sidebar menu, if applicable.

The available investment funds will be listed in alphabetical order along with their most recent NAV price.

- Click the **(i)** button to have the web browser redirected to the website of an objective and independent provider of investment fund performance information.
- Click the **(p)** button to have the web browser redirected to the website of the investment fund provider to obtain a fund prospectus.

Viewing Investment Balances

To view your current investment balances, select **View Investment Balances** from the drop-down list-box on your **Home** page or click the **BALANCES** link on the left sidebar menu.

Investment Balances

The investment funds in which you have a current balance will be displayed in a graphical representation along with the following information for each fund:

Ticker:	Investment fund's trading symbol.
Investments:	Investment fund's name.
Shares:	Current number of shares in the fund.
Balance:	Current value of shares in the fund.
Percent:	Percentage of your account in the fund.

Viewing Source Balances

To view your current balances by contribution source, select **View Source Balances** from the drop-down list-box on your **Home** page or click the **SOURCES** link on the left sidebar menu.

Source Balances

The contribution sources in your account will be displayed in a graphical representation along with the following information for each fund:

#:	Contribution source's number.
Source:	Contribution source's name.
Balance:	Current value of the shares in the contribution source.
Vested Balance:	Non-forfeitable value of shares in the contribution source.

Viewing Actual vs. Target Allocations

To view your actual vs. target allocations, select **View Actual vs. Target Allocations** from the drop-down list-box on your **Home** page or click the **ALLOCATIONS** link on the left sidebar menu.

Actual vs. Target Allocations

The investment funds in which you have a current balance will be displayed in a graphical representation along with the following information for each fund:

Investment Name:	Investment fund's name.
Ticker:	Investment fund's trading symbol.
Balance:	Current value of shares in the fund.
Target:	Target percentage defined in the portfolio, if applicable.
Actual:	Actual percentage of your account in the fund.

Calculating Portfolio Performance

To calculate and view the performance of your account over a period of time, select **Calculate Portfolio Performance** from the drop-down list-box on your **Home** page or click the **PERFORMANCE** link on the left sidebar menu.

Personal Rate of Return

- Select the starting and ending period for calculation of Personal Rate of Return.
- Click the **CONTINUE** button.

Portfolio Performance

The investment performance of your accounts will be displayed in a graphical representation which reflects total portfolio value and includes the effect of any contributions and/or withdrawals made over the period. The following information will be displayed above the graph:

Starting Period:	Month and year selected.
Ending Period:	Month and year selected.
Starting Balance:	Value as of the first business day of the starting period.
Net Purchases:	Net value of all contributions and/or withdrawals during the period.
Ending Balance:	Value as of the last business day of the ending period.
Total Return:	Percentage rate of return during the period.
Annualized Personal Rate of Return:	Percentage rate of return translated into an annual rate.

Viewing Contact Information

To view/update your contact information, select **View/Update Contact Information** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **MY INFO** button at the top of the page.
- Click the **MY INFO** link on the left sidebar menu on the **My Info: Overview** page.

Changing Contact Information

- Enter your new information in the **Address, City, State, Zip, Phone, and/or Email** fields.
- Click the **SAVE** button after all changes have been completed.

Changing Your Password

To change your password, select **Change Password** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **MY INFO** button at the top of the page.
- Click the **MY INFO** link on the left sidebar menu on the **My Info: Overview** page.
- Enter your new password in the **Password** field.
- Enter your new password again in the **Confirm Password** field.
- Click the **SAVE** button.

Changing Salary Deferral Elections

To change your salary deferral elections, select **Change Salary Deferral Elections** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **MY INFO** button at the top of the page.
- Click the **DEFERRALS** link on the left sidebar menu on the **My Info: Overview** page.

Salary Deferral Elections

Your current percentage rate or dollar amount of the contribution rates are displayed by contribution source.

- Enter the new percentage rate or dollar amount.
- Click the **SAVE** button.

Viewing Beneficiary Information

To view your beneficiary information, select **View Beneficiary Information** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

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- Click the **MY INFO** button at the top of the page.
- Click the **BENEFICIARIES** link on the left sidebar menu on the **My Info: Overview** page.

Beneficiary Information

After initial enrollment, you may change beneficiary information by downloading a Beneficiary Designation Change Form from the **Document Library** section of the website and forwarding the completed form to the sponsor.

Setting Auto-Rebalance Preferences

To set your Auto-Rebalance preference, select **Set Auto-Rebalance Preferences** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **MY INFO** button at the top of the page.
- Click the **REBALANCE** link on the left sidebar menu on the **My Info: Overview** page.

Auto-Rebalance

- Click the **I Agree** checkbox to have your account automatically rebalanced as per the schedule adopted by your plan.

Updating Investment Elections

To update your investment elections, select **Update Investment Elections** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **ELECTIONS** link on the left sidebar menu on the **Investments: Overview** page.

Investment Elections

Your investment elections determine how your contributions to the selected money source will be invested. If you do not select any investment elections, contributions to the selected money source will be invested into the plan's default investment election.

Update Investment Elections

- Click the **Edit** button to change the investment elections for the selected money source.
- Click the **Delete** button to clear the investment elections for the selected money source.
- Click the **NEW** button to add investment elections for the selected money source.

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Adding a New Investment or Portfolio

You may select from predefined Model Portfolios, if available, or create your own custom asset allocation by selecting investments from the Plan's available investment choices. Please note that your elections represent which investments your ongoing contributions are going to be invested in. Changing your elections does not affect the allocation of your existing Plan assets.

Select which option you would like:

- Choose a Model Portfolio, or
- Choose Investments to Create a Custom Asset Allocation Model.

Adding a New Portfolio

- Click the (+) button to the left of the desired portfolio. If the incorrect portfolio is selected, click the (-) button to remove the portfolio.
- Click the **CONTINUE** button to view a summary of your selection.
- Click the **CONTINUE** button to confirm your selection.

Adding a New Investment

- Click the (+) button to the left of the desired investment fund. If the incorrect fund is selected, click the (-) button to remove the fund.
- Continue this process until all of the investment funds have been selected.
- Click the **CONTINUE** button to view a summary of your selections.
- Click the **CONTINUE** button to confirm your selections.

Requesting a Transfer

Transfers

The **Transfer** option allows you to transfer a specified percentage of your assets from a specific investment into the other available investment choices within your Plan. If you are seeking to make multiple transfers at the same time, please use the **Realignment** option. This option does not change your future ongoing contributions investment elections.

Entering Your Transfer Request

To request a transfer, select **Request a Transfer** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **TRANSFERS** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

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New Transfers

- Select an investment fund from the **From** drop-down list-box.
- Select a source type from the **Source** drop-down list-box if the transfer is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Enter the percentage to be transferred out of the selected investment fund in the **Transfer (%)** field. The entry must be a whole percentage.
- Click the **CONTINUE** button.

Transfer Destinations

The top section of the page displays the **Transfer Out** instruction.

The bottom section of the page displays a data entry grid of the available **Transfer To** investment funds.

- Enter the percentage(s) to be transferred to one or more of the investment funds in the **(%)** field. Entries must be in whole percentages totaling 100%.
- Click the **CONTINUE** button.

Confirm Transfer

The top section of the page displays the **Transfer Out** instruction.

The bottom section of the page displays the **Transfer To** instruction.

- Click the **SUBMIT** button to submit the transfer request for processing.

Requesting a Realignment

Realignments

The **Realignment** option allows you to transfer all balances in all of your investments into the other available investment choices within your Plan. This option does not change your future ongoing contributions investment elections.

Entering Your Realignment Request

To request a realignment, select **Request a Realignment** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **REALIGNMENTS** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

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Realignments

- Select a source type from the **Source** drop-down list-box if the realignment is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Click the **CONTINUE** button.

Realignment Destinations

The top section displays the **Source** previously selected.

The bottom section displays a data entry grid of the available investment funds.

- Enter the percentage(s) of the selected source total value to be in the investment fund(s) in the (%) field. The entries must be in whole percentages totaling 100%.
- Click the **CONTINUE** button at the bottom to go to the **Confirm Realignment** page.

Confirm Realignment

The top section displays the **Source** previously selected.

The bottom section displays the investment funds and percentages associated with the realignment request.

- Click the **SUBMIT** button.

Requesting a Rebalance

Rebalances

The **Rebalance** option allows you to rebalance your current balances in all investments according to your ongoing contributions investment elections. This option does not change your future ongoing contributions investment elections.

Entering Your Rebalance Request

To request a rebalance, select **Request a Rebalance** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **REBALANCES** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

Rebalance Source

- Select a source type from the **Source** drop-down list-box if the rebalance is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Click the **CONTINUE** button.

Confirm Rebalance

- Click the **SUBMIT** button.

Contacting the Help Desk

To contact the Help Desk, select **Contact the Help Desk** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **SERVICES** button at the top of the page.
- Click the **HELP DESK** link on the left sidebar menu on the **Services: Overview** page.

Entering Your Message to the Help Desk

Your message may be directed to your Plan Administrator or your Employer.

- Select **Plan Administrator** or **Employer** from the **To** drop-down list-box
- Enter the nature of your message in the **Subject** field.
- Compose your message in the **Message** text box.
- Click the **SEND** button.

Your message will be emailed to the addressee and a copy of the message will be emailed to your email address on file.

Requesting a Loan

Loans

Your retirement plan's legal document defines the types of loans that are available, if any. There are two types of loans as defined by federal regulations.

General Purpose	Loans taken for general reasons. These are permitted to be for a term of up to five years.
Residential	Loans taken to purchase a primary residence. These are permitted to be for a term extending beyond five years.

Entering Your Loan Request

To request a loan, select **Request a Loan** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **SERVICES** button at the top of the page.
- Click the **LOANS** link on the left sidebar menu on the **Services: Overview** page.
- Click the **NEW** button.

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New Loan

The following information is displayed for the loan request:

Date	Current date is the default.
Minimum Amount	Minimum loan request amount.
Maximum Amount	Maximum permissible loan request amount.
Interest Rate	Current applicable interest rate for the type of loan request.
Loan Fee	Fee amount, if any, that is charged for the loan origination.
Amount	Amount of the loan.
Payment	Level amount of each scheduled loan payment.
Payoff	Current outstanding loan principal.

- Click the **Amount** field and enter the loan amount.
- Select the duration of the loan from the **Months** drop-down list-box.
- Click the **Primary Residence** check-box if applicable.
- Click the **CONTINUE** button.

Submit Loan

The following information is displayed based on the request entered to this point:

Date	Current date is the default.
Amount	Amount of the loan.
Interest Rate	Interest rate applicable to the loan.
Loan Fee	Fee amount to be charged for the loan.
Months	Duration of the loan in months.
Primary Residence	Yes or No based on previous page entry.
Payment Amount	Level amount of each scheduled loan payment.
APR	Annualized percentage rate of interest for the loan.

If you wish to reenter one or more loan request parameters to perform “what-if” scenarios, click the **GO BACK** button.

- Click the **SUBMIT** button at the bottom to submit the loan request for processing.
- Click the **PRINT** button to print the amortization schedule showing the repayment details of the loan request. Your plan sponsor will determine the date of the loan’s first scheduled repayment as part of the approval process.

Requesting a Distribution

Distributions

Your retirement plan's legal document defines the types of distributions permitted. Distribution types typically include the following but you should check with your plan sponsor to verify the types permitted by your plan.

In-Service	Distribution of 403(b) deferral monies without incurring any 10% penalty. There may be an age requirement that must be satisfied in order to be eligible.
Hardship	Distribution of 403(b) deferral monies due to a financial hardship.
Normal Retirement Age	Distribution of your entire balance due to separation from service due to retirement.
Disability	Distribution of your entire balance due to separation from service due to disability.
Death Benefit	Distributions of a deceased participant's entire balance to the designated beneficiary. Normally any unvested monies become 100% vested.
Termination of Employment	Distribution of your entire vested value and forfeiture of your non-vested value due to separation from service for reasons other than above.

Entering Your Distribution Request

To request a distribution, select **Request a Distribution** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **SERVICES** button at the top of the page.
- Click the **DISTRIBUTION** link on the left sidebar menu on the **Services: Overview** page.
- Click the **NEW** button.

New Distribution – Special Tax Notice

Please read the Special Tax Notice regarding plan payments before submitting a distribution request. This document contains important information you need before deciding how you want to receive your plan benefits.

- Click the **CONTINUE** button.

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New Distribution – Select Type

A list of the available distribution types are listed based on your age and employment status along with any applicable fees.

- Click **Cash** to the left of the distribution request type desired to go to the **New Distribution – Personal Information** page.

New Distribution – Personal Information

Update your contact information to ensure proper delivery of payment and 1099-R tax forms. If any of the other information is incorrect please contact your plan sponsor to update this information before requesting a distribution.

- Click the **CONTINUE** button.

New Distribution – Single Cash Payment

- Enter the amount of the distribution request in the **Requested Amount** field.
- Enter the percentage to be withheld in addition to any mandatory federal withholding in the **Federal Withholding** field, if applicable.
- Enter the percentage to be withheld voluntarily for state tax purposes in the **State Withholding** field, if applicable.
- Click the **CONTINUE** button.

New Distribution – Submit Request

The following information is displayed to summarize the specifics of the distribution request for review prior to submission:

Distribution Type	Description of the specific distribution requested.
Effective Date	Date the distribution request is to be effective.
Payment Type	Cash for direct payment to you or Rollover for direct payment to an IRA or another qualified plan.
Requested Amount	Gross amount of the distribution request.
Fee	Fee amount applicable to the distribution.

- Click the **I Agree** check-box to confirm acceptance of the distribution request.
- Click the **SUBMIT** button.

Generating Statements & Reports

To generate statements and reports, select **Generate Statements & Reports** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **REPORTS** button at the top of the page.
- Click the **REPORTS** link on the left sidebar menu on the **Reports: Overview** page.

Selecting a Report

You may select from the following available reports by clicking on the report name.

- | | |
|---------------------------|---|
| Summary Statement | Provides you with the ability to define any time period and receive a concise summary of financial activity by contribution sources and investment funds within the period. |
| Detailed Statement | Provides the same level of financial detail as above plus the inclusion of comprehensive non-financial participant information. |

To define the reporting period:

- Enter the period beginning date in the **Start Date** field.
- Enter the period end date in the **End Date** field.
- Click the **PRINT** button to generate the report.

Viewing Detailed Account History

To view detailed account history, select **View Detailed Account History** from the drop-down list-box on your **Home** page.

Alternatively, from your **Home** page:

- Click the **REPORTS** button at the top of the page.
- Click the **HISTORY** link on the left sidebar menu on the **Reports: Overview** page.

Trade History

You may filter the trade history information you wish to view by utilizing the following options.

- Enter the period beginning date in the **Start Date** field.
- Enter the period end date in the **End Date** field.
- Select the investment fund from the **Investment** drop-down list-box.
- Select the contribution source from the **Source** drop-down list-box.
- Select the type of financial activity from the **Type** drop-down list-box.
- Click the **CONTINUE** button.

Your detailed trade history will be displayed in chronological order with the most recent activity listed first.

Accessing Library Documents

To access Library documents, select **Access Library Documents** from the drop-down list-box on your **Home** page.

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Alternatively, from your **Home** page:

- Click the **REPORTS** button at the top of the page.
- Click the **LIBRARY** link on the left sidebar menu on the **Reports: Overview** page.

Library Documents

- Click the name of the document you wish to access. The document will be displayed in a new browser window.