Wespath
BENEFITS | INVESTMENTS

Step-By-Step Registration Guide for New Users

1. Go to **benefitsaccess.org**.

2. Click "**New User Registration**" and follow the steps to set up your account.

3. Consider using a personal e-mail address for your Benefits Access account so you will not miss important communications. If you do not have a personal e-mail account, consider setting up an account via a free e-mail service provider, such as Gmail (**www.gmail.com**), Yahoo (**www.yahoo.com**) or Outlook (**www.outlook.com**).

Benefits Access Homepage

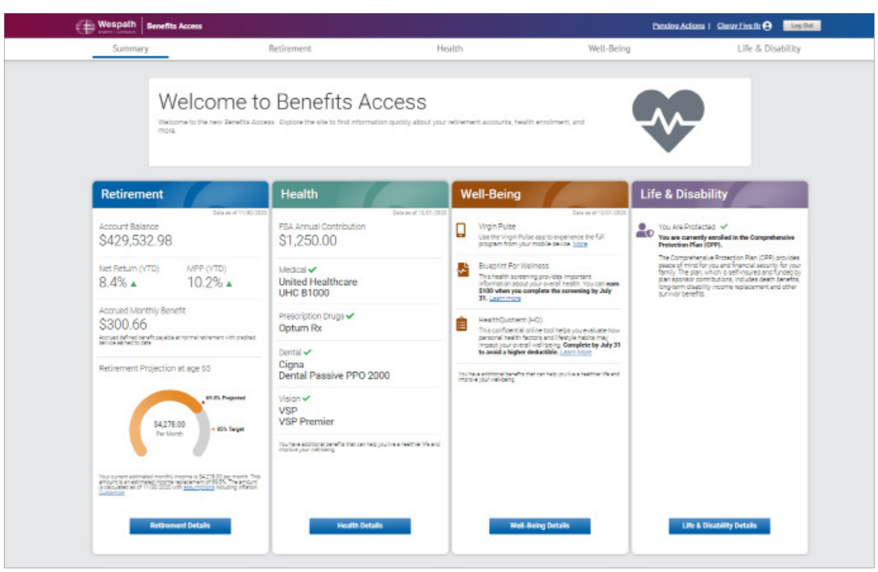
The Benefits Access homepage features benefit categories based on the benefits you have with Wespath—**Retirement, Health, Well-Being** and **Life and Disability**. This page will provide you with benefit summary information and access to benefit detail pages that connect you with detailed benefit information, tools, resources and direct access to benefit partners.

Retirement—View account, balances, benefit projections and recent transactions. See reverse for navigating the detailed information in the Retirement Details section.

Health—View HealthFlex information, such as health accounts, copays and deductibles. The Health Details page provides direct access to medical, dental, vision and other healthcare providers.

Well-Being—View a list of your Well-being incentive programs. The Well-Being Details page provides you with direct access to Virgin Pulse the Employee Assistance Program (EAP), health coaching and other HealthFlex well-being programs.

Life & Disability—The new Benefits Access will show you the life and disability benefits you may have through your conference and/or employer or your eligibility for one of these plans.



Getting Around—A Guide to Navigating Benefits Access Retirement Details

In the Retirement Details page there are five categories—**Accounts**, **Distributions**, **Learn**, **Profile** and **Help**—which connect you with account information, educational resources and other features. Below is an overview of what is available under each tab on the website.

Accounts

- **Retirement Account Information**
  View your quarterly statements, retirement contributions, transaction history, tax forms and apply for a loan.
- **Retirement Benefits**
  View your account summary, investment fund holdings and performance, LifeStage settings (election, target mix, profile), personal and plan sponsor contributions.
- **Project Future Values**
  Run a projection using the Retirement Readiness Tool, Retirement Benefits Projection or LifeStage Retirement Income Calculator.
- **Manage Investments**
  Change your LifeStage profile, the investment of your current balance or the investment of your future contributions, export transaction history, view pending actions, or model or request a loan.

Distributions

- **Start and Manage Distributions**
  Begin available retirement benefits, consolidate your savings, sign up for LifeStage Retirement Income or Self-Managed Retirement Income, take a withdrawal or distribution, view annuity details or edit direct deposit and tax information.

Learn

- **Know Your Benefits**
  View information about Wespath-administered retirement plans (CRSP, RPGA, UMPIP, Horizon, MPP, Pre-82, Collins), health plan (HealthFlex) or welfare plans (CPP, UMLifeOptions).
- **Project Future Value**
  Run a projection using the Retirement Readiness Tool Retirement Benefits Projection or LifeStage Retirement Income Calculator.
- **Access Retirement Savings**
  Learn about your options for distributing your retirement plan accounts.
- **Explore By Topic**
  View additional details about the following topics: personal information, beneficiaries, electronic delivery, LifeStage, contributions, financial planning and distributions.

Profile

- **Personal Profile**
  View and update your contact information, beneficiaries, electronic delivery election, EY authorization and security preferences, and view service and compensation.

Help

- **Forms**
  Forms and documents that pertain to Wespath administered retirement and welfare plans and investments.
- **How-to Guides**
  Read articles about different aspects of saving, investing and retirement planning.
- **Contacts**
  E-mail and website addresses, telephone numbers and other contact information for Wespath and its service providers.

Make Sure Your Accounts Are Secure

- **Protect all accounts and devices (e.g., smartphones, tablets and computers) with a complex password**—containing a minimum of eight characters including an uppercase letter, lowercase letter, number and symbol.
- **Don't save a list of your user IDs and passwords on a file in your computer or leave a list near your computer.** Keep it in a locked file cabinet or drawer or hidden in a secure area of your home in case of a break in.
- **Use antivirus/antispyware software (e.g., Bitdefender Antivirus or Kapersky Anti-Virus), and keep your system updated.** Several vendors offer free editions of the software.
- **Never open e-mails from unknown sources, download software from a source that you cannot verify or click strange links in instant messages.**
- **Always sign out of online accounts, close your browser and log off of public computers.** This prevents others from accessing your accounts if they use the same computer and prevents websites from keeping a record of other sites you visit.

benefitsaccess.org—register now!