Website Instructions and Overview

Logging in:

When accessing your account for the first time, log into **www.accountplanaccess.net/benesys**. Your initial login information is as follows:

- Username – Social Security number, without dashes
- Password – Full birth date, without slashes (mmddyyyy)

You will be prompted to update your username and password after your initial login.

Upon login, the site will take you to the "My Dashboard" page. Here you will be able to review a snapshot of your account balance, investments and recent transactional activity.

Managing your investments:

By selecting "Manage Investments" you can then elect one of the following to make changes to your account.

- Change Elections:
  - Allows you to change your investments for your future contributions. To move your current balance, select either "Move Money" or "Rebalance".
- Move Money:
  - Allows you to transfer your current money from one fund to another. To change your investments for your future contributions, select "Change Elections".
- Rebalance:
  - Allows you to rebalance your money based on your current investment elections. This will realign your ending balance in each fund according to your investment percentages.

***Each investment listed in the above selections include a link to view the fund information, including fund performance. Click the fund name to view this information.*

Once you have made your selection, the website will walk you through your transaction, from start to finish. Once you have submitted the transaction, your request will be processed as follows:

- Requests submitted prior to 2:30 p.m. EST on a business day, will be processed same day.
- Requests submitted after 2:30 p.m. EST will be processed on the next business day.
- Requests submitted on a weekend or market holiday, will be processed the next business day.

View your transactions:

You can view your recent or historical transactional activity by scrolling to the bottom of the "My Dashboard page and selecting "View Transactions". Your options to search transactional activity will include:

- Investment
- Transaction type
- Transaction status
- Start and end dates

Submitting the request will display the transactions on the bottom of the page. You can view the activity in further detail by using the dropdown selections for the individual transactions from your search.

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Your account performance:

As a participant in the Plan, you are provided the funds available for investing your contributions. To assist you in making an informed decision, Investment Returns are available on the website for all funds. On the top menu bar, select Performance/Investment Returns. This election will allow you to view specific time frames of the investment returns.

Your personal Rate of Return is also available for review under "Performance". Your rate of return will be available on a monthly, quarterly and annual basis.

Your quarterly account statements and other helpful documents:

You can find several other items related to the Plan posted to the website. These items include the following:

- Quarterly statements
  - Your quarterly statement is available on the website 15 days after the calendar quarter end. Be sure to supply an email address for alerts when the statements become available.
- Fee disclosure
  - Fee disclosures are posted annually to the website and include the operating expenses, fund restrictions for each fund available to the Plan. The disclosures are also updated whenever there is an investment change to the Plan.
- Summary Plan Description
  - The Summary Plan Description is an overview of the Plan created for its participants. The SPD is updated on the website with each restatement. You are encouraged to review this document for Plan information.

Updating your email address or password:

The gear at the top right of the website screen will allow you to view your general information, email address on file or change your current password.

- Personal Information
  - Email - You can enter an email address to have on file. Using your email address. We will be able to notify you when your quarterly statement is available.
  - General - You can view your address, phone number**,** and birth date in this section to ensure we have the most up to date information.
  - Password Change**:** You can change your password as often as you like by selecting this option. You will need to enter your current password, then designate a new password. You can also change your user id or login.

Delivery of your quarterly statements:

Putting your needs first, our system allows you to elect whether you would prefer your quarterly statements to be delivered electronically to your online account or have a paper copy mailed to your home. The statement will be securely posted to your account online. This election can be made by visiting www.accountplanaccess.net/benesys and logging into your account.

- Go to the gear on the top right of the website:
  - Select Personal Info.
  - Select the dropdown under Email
  - Update your email address. *(This will be used to send alerts to you when your statement is ready)*
  - Make your selection to receive your statements electronically – yes or no.
    - YES - your statements will be available on a quarterly basis by logging into your online account
    - NO - you will continue to receive your paper statement on a quarterly basis
  - Submit your changes.

If you need assistance or have any questions regarding the website, please contact Local 98 DC Specialist from Benesys Lynn Frontiero by calling (248) 813-9800 ext 3120 or by calling Local 98 Financial Secretary Jon DeRoo at (248) 762-9238.