P L A N O F A L I F E T I M E™

Easy Access to Your Account

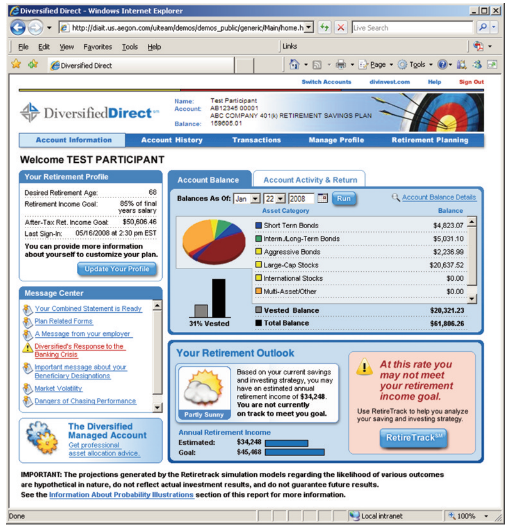
DIVERSIFIED INVESTMENT ADVISORS

First-Time Users

- Go to **www.divinvest.com**
- Follow the instructions to establish a password and access your account

Frequent Users

- Go to **www.divinvest.com**
- Enter your Customer ID and password
- From the welcome page, click on "Access Your Account(s)"
- View your Retirement Profile and Retirement Outlook



Enroll in the Plan

- From the welcome page, select "Begin your Plan of a Lifetime"
- Enter your information

Confirmation mailed the following business day.

Check Account Balance

- From the account overview screen, select "Account Balance" or "Account Activity" tabs
- For details, select "Account Information" and then "Account Balance"

Review Investment Performance

- From the main menu, select "Account History"
- Select "Fund Information"

Change Contribution Amount

- From the main menu, select "Transactions"
- Select "Deferral/Payroll Deduction"
- Enter updates

Confirmation mailed the following business day.

Change Investment Allocation
(new contributions)

- From the main menu, select "Transactions"
- Select "Allocations"
- Enter updates

Confirmation mailed the following business day.

Transfer Between Investment Options
(existing assets)

- From the main menu, select "Transactions"
- Select "Fund Transfers"
- Enter updates

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Review Plan Information

- From the main menu, select "Account Information"
- Select "About the Plan"

Customer Service

- From the main menu, select "Help" (upper right corner)

continued

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Easy Access to Your Account

First-Time Callers

- Call **800-755-5801**
- Enter your Social Security number
- Follow the prompts for creating your Personal Identification Number (PIN)

Frequent Callers

- Call **800-755-5801**
- Enter or say your Social Security number
- Choose the account you wish to access
- Enter or say your PIN

Enroll in the Plan

- Say "Allocation"
- State the percentage you wish to invest in each fund
- Say "Deferral"
- State the appropriate percentage/amount

Confirmation mailed the following business day.

Check Account Balance

- Account balance automatically offered
- For account balance by fund, say "Account information," then "Balances"

Review Investment Performance

- Say "Hear account information"
- Say "Fund information," then "Performance"

Change Contribution Amount

- Say "Change my account"
- Say "Deferral amount"
- Provide updates to contribution amount

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Change Investment Allocation
(new contributions)

- Say "Change my account"
- Say "Future allocation"
- Provide updates to investment allocation

Confirmation mailed the following business day.

Transfer Between Investment Options
(existing assets)

- Say "Change my account"
- Say "Transfer current assets"
- Provide transfer information

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Review Plan Information

- Say "Speak to a counselor"
- Counselor will review specific plan information

Customer Service

- Say "Speak to a counselor"

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