

Your Retirement Account

eConnect - easy access to the things that matter

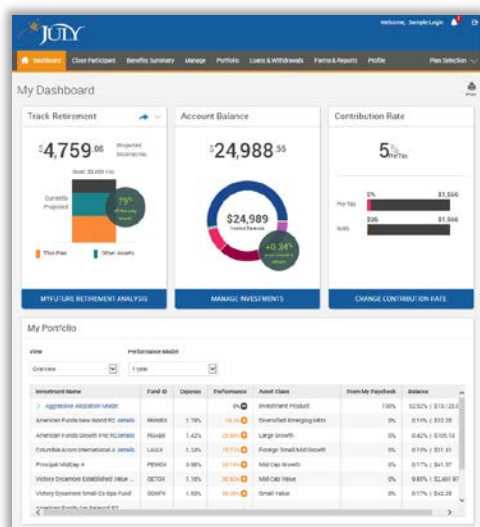


At JULY, we're committed to providing a great experience for you. We deliver this every day with our team of dedicated Participant Service Representatives and back it up with industry-leading technology that provides 24/7 access to important information.

Get the most out of your plan

We offer the following options for you to access information regarding your account:

- Participant Website
- JULY eConnect
- Participant Services Center



1 Participant Website

JULY and your investment advisor provide the information, education, and tools needed to assist you in making informed decisions so you can plan and achieve your retirement goals.

Accessing the Website

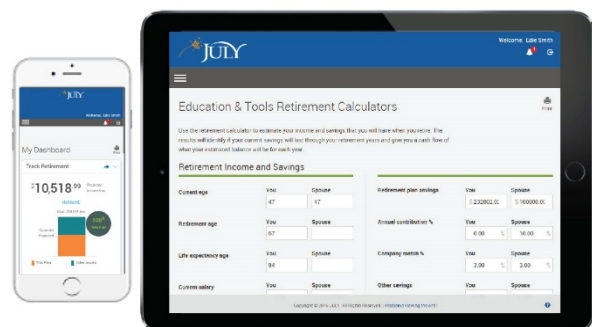
- Log on at www.julyservices.com
- Click **Login**
- Select **Participants**
- Enter your login credentials

As a new participant accessing your account for the first time, your login credentials will include your SSN and your plan password (*provided by your employer*).

With JULY's participant website you may:

- View account balance details
- Update personal information
- Get eStatements
- Check transaction activity
- Update investment allocations
- Transfer funds
- Rebalance portfolios
- Try loan modeling
- View rates of return
- View prospectus information

2 JULY eConnect



We know that many users are getting their information on the go. That's why our web portal is optimized to present information on the browsers of smartphones and tablets.

JULY's Mobile app and responsive web features offer you easy, secure access to view balances and more.

3 Participant Services Center

Our dedicated Participant Service Representatives are here to help you.

Contact us between 8:15 am and 5:15 pm, Monday through Friday, at 888.333.5859, option 1.