

# WEBSITE INSTRUCTIONS

for

## BARTON COUNTY COMMUNITY COLLEGE 403(B) PLAN

In order to bring our services as close as your fingertips, we provide the Web Site. With the Web Site, CPI makes it easy for you to access your account. Step by step instructions guide you through all of the features and options.

The On-Line Enrollment feature of your Web Site has been activated and is ready for your use. In order to enroll on-line, go to <https://www.myretirementfuture.com>.

Once CPI has processed the first payroll, the features below will be activated. The Web Site will give you quick and easy access to your retirement investments through the internet. There are no forms and no hassles, so feel free to try all the services on these systems.

### You can access:

- Current account information
- Transaction capabilities
- Loan information
- Up-to-date value of your investments
- Investment election changes for future contributions
- Financial analyzer

The Web Site is available 24 hours a day, 7 days a week. However, transfers must be requested and confirmed by 3:00 p.m. Central Time (CST) to be submitted that day. Transfers placed and confirmed after 3:00 p.m. will be submitted for trade the following business day.

### HOW TO GET STARTED

You must complete an Enrollment/Change Election Form provided by your employer. Alternatively, you may also enroll on-line through the Web Site at <https://www.myretirementfuture.com>. Once you have completed your initial Enrollment/Change Election Form and it has been processed or you have enrolled on line, ALL future election changes and transfers must be completed through the Web Site. Even if you have not completed an initial Enrollment/Change Election Form, you may already have prior elections entered on our system. This can occur, for example, through a transfer of your investment elections from a prior recordkeeper or through an automatic default to a specified fund when your election form is not received before your payroll contributions are processed. In these cases, the submission of the Enrollment/Change Election Form will not be accepted and will be returned to the employer. The investment elections already shown on the system will be used until you change them through the Web Site.

To access the system for the first time, log on to the Web Site at <https://www.myretirementfuture.com>. The Web Site will prompt you for your personal data (digits from your social security number and date of birth as well as the plan reference number (0440)) for identity verification. You will then be prompted to establish a User Name and password. The use of this site is self-explanatory with directions on how to enroll on-line, access information and how to execute transactions. Enclosed is a form titled "On-Line Enrollment is Easy!" which provides detailed instructions on the on-line enrollment process. You will need version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the Web Site.

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### PARTICIPANT SERVICE CENTER

For questions regarding the web access, participants can call our Participant Service Center (800) 279-4015, ext 206 from 7 a.m. to 7 p.m. Central Time. For prompt assistance, please have your plan reference number (0440), social security number & date of birth available. To change the amount of your payroll contribution, contact your human resource department.

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## Explanation of Terms used on the Web Site

<b>Benefit Statement</b>	A statement sent to you reflecting your account value and any changes in the values since the last statement.
<b>Bi-weekly</b>	Every two weeks
<b>Confirmation Number</b>	A unique number assigned to your transaction request
<b>Deferral Percentage</b>	The percentage of your wages that you elected to have withheld each payroll for this plan.
<b>Deferring</b>	Electing to have a certain amount withheld from your wages to be deposited into the plan.
<b>\$ to \$ transfer</b>	This option allows you to transfer a certain dollar out of a fund and invest that amount in another fund.
<b>Existing Funds</b>	Funds in which your money is currently invested
<b>Existing Balances</b>	The current value of your account
<b>Fund</b>	Investment Choice
<b>Fund Family</b>	Funds held by the same investment company.
<b>Future Contributions</b>	Amounts to be deposited on your behalf from this point forward.
<b>Investment Directions</b>	Instructions on how you wish to make your investment.
<b>Investment Election Percentage</b>	The percentage that you have assigned to each fund which is used to determine how either transfers or future contributions should be invested.
<b>Investment Fund Transfer</b>	A transfer of your current balances to different fund choices.
<b>Investment Portfolio</b>	An investment choice comprised of several underlying funds.
<b>Investment Realignment</b>	This is the process you go through to adjust the % in each fund back to your predetermined allocation.
<b>Modeling a Loan</b>	The process by which you can determine what your loan payments would be if you requested a loan.
<b>Payroll Deduction</b>	Loan payments are automatically withheld from your paycheck until the balance is paid.
<b>Pending Activity</b>	Transactions are currently being processed for your account.
<b>% to % transfer</b>	This option allows you to transfer a certain percent out of a fund and invest that amount in another fund.
<b>PIN</b>	A number that you assign yourself to allow you access to the Web Site.
<b>Rebalancing</b>	This applies only to investment portfolios. This is the procedure necessary to maintain the set percentage per underlying fund. This usually involves multiple fund transfers.
<b>Rollover</b>	An amount transferred from another retirement plan.
<b>Salary Deferral</b>	The amount withheld from your wages and invested on your behalf in this plan.
<b>Semi-monthly</b>	Twice a month
<b>Shares</b>	Units representing a fractional interest in a particular investment.
<b>Source</b>	Type of money (i.e. employee, employer)
<b>Transaction</b>	Sales or Purchases of investments in your account.
<b>Vested Balance</b>	The amount to which you are entitled if you terminate your employment today.
<b>Vested Percentage</b>	The percentage of your total account balance to which you are entitled if you terminate your employment today.
<b>Withdrawal Charge</b>	A fee assessed when funds are sold (if applicable).