

NOVEMBER 22, 2006

Plan Number: 12345-01
Plan Name: ABC Company

PARTICIPANT NAME
STREET ADDRESS
CITY ST ZIP

RE: Personal Identification Number (PIN)

As a participant in the ABC Company, you are able to obtain information and make changes to your account by accessing our Voice Response System and/or, our Internet Web site. These systems are available 24 hours a day, 7 days a week.*

To access the Voice Response System or our Web site, here is your confidential PIN. First time Web users will need to register a Username.

Your confidential PIN

5678



To use **the Voice Response System** call

1-888-XXX-XXXX



To connect to our **Web site**

www.xxxxxxxxx.com

IMPORTANT - Personalize Your PIN

For your convenience, your PIN can be personalized by selecting your own number. If you have not yet personalized your PIN, please do so now.

It's easy to personalize your PIN:

Access the Voice Response System.
Enter your Social Security number and your PIN.
Select **Option 4** to change your PIN
or click on the Change PIN button on our Web site.

*Access may be limited or unavailable during periods of peak demand, market volatility, system upgrades/maintenance, or for other reasons.

How to use the Voice Response System to access your account.

Before calling the Voice Response System
have your:

Social Security Number

Personal Identification Number (PIN)

You will be walked through all the steps required to access your account(s).



1-888-XXX-XXXX



Press:

1

**For Investment Option
Information**



2

Unit/Share values

2

For Account Information



1

Account balance



1

Balance by investment option

2

Contribution information

3

Current custom transfer

4

Contribution history

5

Transaction activity

3

For Account Changes



1

Change contribution
information

3

Transfer funds among
investment options

4

Set up custom transfer
(i.e., Dollar Cost
Averaging)

4

**To Change your Personal
Identification Number**

5

For Loan Information



1

General loan information

2

Outstanding loan balance
or loan payoff

3

Loan illustration and
processing

0

**To Speak with a Client
Service Representative**

For transactions on the Voice Response System and/or our Web site, we are required to act on your instructions, and neither XYZ Service Center nor your employer will be liable for any investment loss, liability, cost, or expense for implementing any such instructions. Your instructions will be implemented when proper identification is simultaneously provided. This identification will consist of your Social Security number/Username and personal identification number.

General Notes

- ◆ Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.
- ◆ Changes to the investment allocation of future contributions are effective the next business day.
- ◆ Transfers received prior to 4:00 p.m. Eastern Time on business days will be initiated at the close of business that day. Transfers received after 4:00 p.m. Eastern Time on business days, anytime on a non-business day, or days the market closes early will be initiated at the close of the next business day. The actual effective date of your transaction may vary depending upon the investment option selected. Transfers must be requested in whole percentages.