

SEPTEMBER 18, 2007



Plan Number: 123456-01  
Plan Name: ABC COMPANY

PARTICIPANT  
STREET ADDRESS  
CITY ST ZIP  
COUNTRY

**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 (VRS) and/or our Internet Web site. These systems are available 24 hours a day, 7 days a week.\*

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

	Your confidential PIN	1234
	To use VRS call	1-800-XXX-XXXX
	To connect to our Web site	www.xxxxxxxxxx.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 VRS.
- 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 VRS to access your account.

Before calling VRS have your:      ➡      Social Security Number  
    ➡      Personal Identification Number (PIN)

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

 1-800-XXX-XXXX 

Press:

- |  |   |  |
|--|---|--|
| <b>1</b> For Investment Option Information             | ➡ <b>1</b> Interest rates                                     |  |
|  | <b>2</b> Unit/Share values                                    |  |
| <b>2</b> For Account Information                       | ➡ <b>1</b> Account balance                                    | ➡ <b>1</b> Balance by investment option                    |
|  | <b>2</b> Contribution information                             | ➡ <b>1</b> Investment allocations for future contributions |
|  |   | <b>2</b> Current deferral deducted from your paycheck      |
|  | <b>3</b> Current custom transfer                              |  |
|  | <b>4</b> Contribution history                                 |  |
|  | <b>5</b> Transaction activity                                 |  |
| <b>3</b> For Account Changes                           | <b>6</b> Statement on Request                                 | ➡ <b>1</b> Prior Quarter                                   |
|  |   | ➡ <b>2</b> Current period                                  |
|  | ➡ <b>1</b> Change contribution information                    | ➡ <b>1</b> Redirect future contributions                   |
|  |   | <b>2</b> Change deferral deducted from your paycheck       |
|  | <b>3</b> Transfer funds among investment options              |  |
|  | <b>4</b> Set up custom transfer (i.e., Dollar Cost Averaging) |  |
| <b>4</b> To Change your Personal Identification Number |   |  |
| <b>0</b> To Speak with a Client Service Representative |   |  |

For transactions on VRS 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. Use of the PIN will deem agreement to the terms of the plan provisions.

### 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. Certain contribution sources and/or investment options may not be available or may be restricted, subject to your plan's provisions.
- ◆ 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.

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