XYZ Service Center PO Box XXXX Denver, CO XXXXX-XXXX

SEPTEMBER 18, 2007 Plan Number: 123456-01

Plan Name: ABC COMPANY

PARTICIPANT NAME STREET ADDRESS CITY ST ZIP COUNTRY

RE: Account Information and Personal Identification Number (PIN)

We would like to take this opportunity to welcome you to the ABC Company. This verification confirms the information that we received on your account.

PARTICIPANT INFORMATION

Participant Name: PARTICIPANT NAME Primary Address: STREET ADDRESS CITY ST ZIP

Date of Birth: 01-JAN-1973 COUNTRY
E-Mail Address: email@address.net

CURRENT DEFERRAL INFORMATION

Before Tax 6%

Deferral changes will be forwarded to your employer for processing. The actual effective date is dependent upon your employer's payroll cut off date

CONTRIBUTION INVESTMENT SELECTION

Fund A 100%

CURRENT BENEFICIARY INFORMATION

Primary Beneficiary: Contingent Beneficiary:

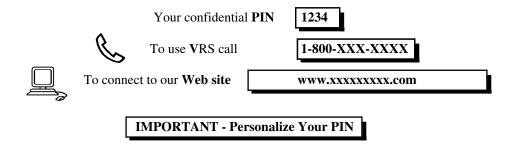
Mailing Name 1

Son 50.00%

Mailing Name 1 Daughter 50.00%

DOC_TYPE: PARPIN_INST DOC ID: 1139738771 IND ID: 1086563 ADDR-Y Also, 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.



^{*}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: For Investment Option Information	Interest rates
	2 Unit/Share values
For Account Information	Account balance Balance by investment option
	2 Contribution information — I Investment allocations for future contributions
	Current deferral deducted from your paycheck
	3 Current custom transfer
	4 Contribution history
	5 Transaction activity
	6 Statement on Request — 1 Prior Quarter
	Current period Descriptions
For Account Changes	Change contribution
	Change deferral deducted from your paycheck
	Transfer funds among investment options
	Set up custom transfer (i.e., Dollar Cost Averaging)
To Change your Personal Identification Number	
5 For Loan Information	General loan information
_	Outstanding loan balance or loan payoff
	3 Loan illustration
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 depending ways the investment artism selected. Transfers must be received in whole prevent one. upon the investment option selected. Transfers must be requested in whole percentages.

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