

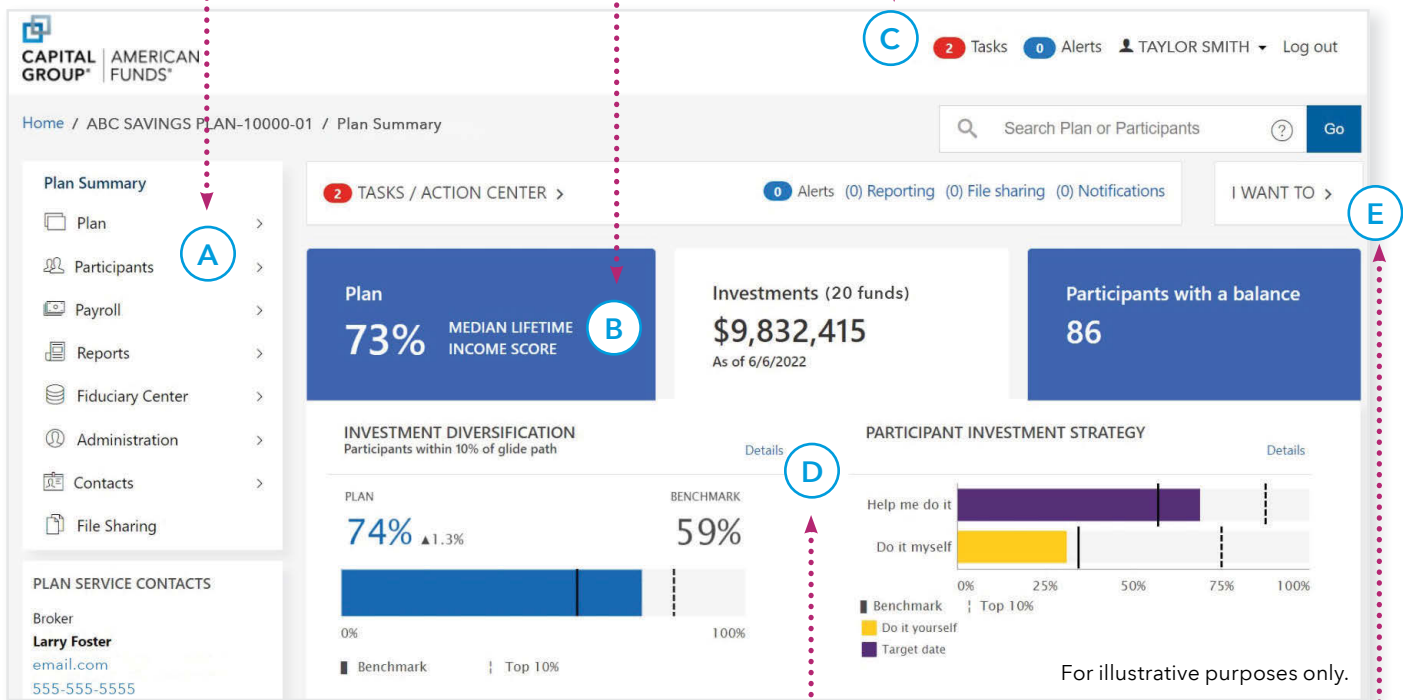


A better online experience

Sponsor/financial professional website features

The PlanPremier® website for plan sponsors (Plan Service Center) and financial professionals (PartnerLink®) has tools and features for effective and efficient plan management.

- A** **Straightforward menus** make it easy to navigate the site – to get plan and participant information, upload payrolls, download or customize useful reports, share files and more.
- B** **High-level summaries** highlight key data of the plan, investments and participants.
- C** **Personalized notifications** include alerts with important messages and reminders about tasks that need to be completed, such as distribution approvals.



- D** **Colorful graphics** provide easy-to-understand illustrations of plan data; additional visualizations are available from the Data Library in the Reports section.
- E** **Common tasks and services** are easily accessible under the I WANT TO menu.

Participant website features

The PlanPremier participant website is designed to make it easy for workers to manage their accounts and make informed decisions that can improve their retirement outlook.

- A** **Total net worth** is displayed with the option to link to outside accounts for a more complete view of a participant's overall financial picture.
- B** **Retirement summary** shows personalized estimated income, health care costs, peer comparisons and more.*
- C** **Easy-to-understand educational content** is available through the ICanRetire® link.
- D** **Spanish translation** can be made with one click, changing the website and account statements to Spanish.

- E** **Mobile app** allows convenient account management on smartphones and tablets.
- F** **Financial wellness illustrations** are customized graphics that appear when outside accounts are linked and reflect topics such as cash flow, budgeting, debt paydown and more.
- G** **Personalized insights and next steps** provide useful, relevant suggestions based on participant and account information.
- H** **Frequently used tools, content and transactions** are easily accessible in a single click.

Advanced online security

To protect participant accounts, the website features sophisticated security measures, including multi-level encryption, proactive security alerts, multifactor authentication and bank-level auditing.

* Certain information may not be available for all plans and participants.

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