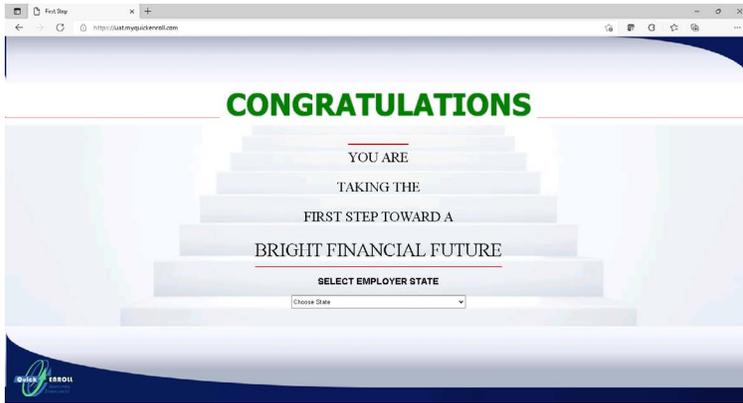




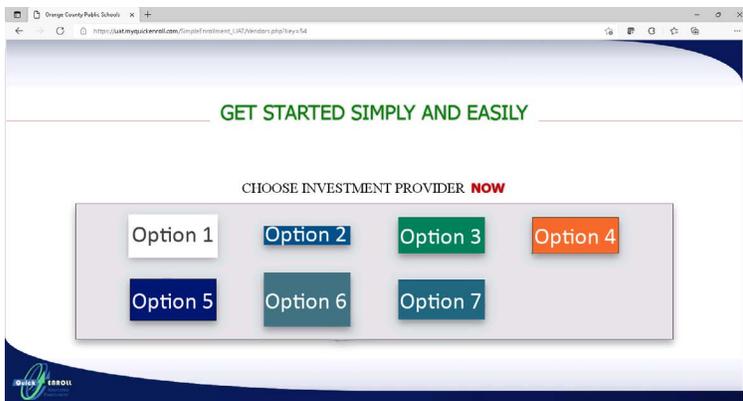
As you may know, your employer offers a program which enables employees to quickly enroll online in the 403(b) plan, generally in less than 5 minutes. In order to demonstrate how quick and easy this process is, below are step-by-step instructions.

To get started, visit the QuickENROLL website at:

WWW.MYQUICKENROLL.COM



Select your state from the drop down menu, then select your employer, and click on the "Continue" button.



Select a participating investment provider from your employer's authorized provider list and review the information provided.

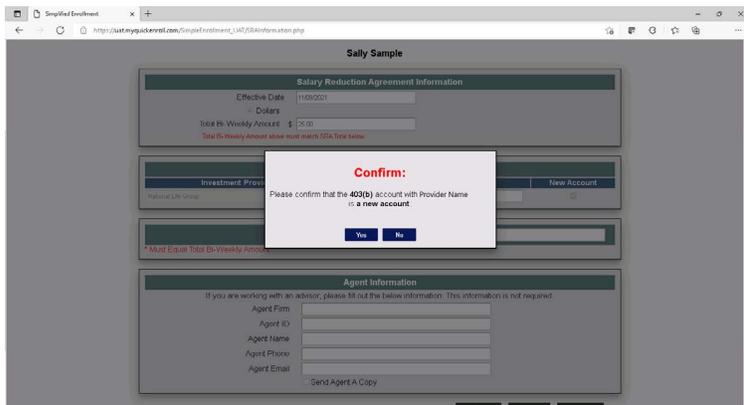
Click the "Enroll Now" button to continue the enrollment process. Please note: the "Enroll Now" button may be at the top or bottom of the page depending on the investment provider.

On the “Simplified Enroll” screen, enter the basic information and click the “Submit” button.

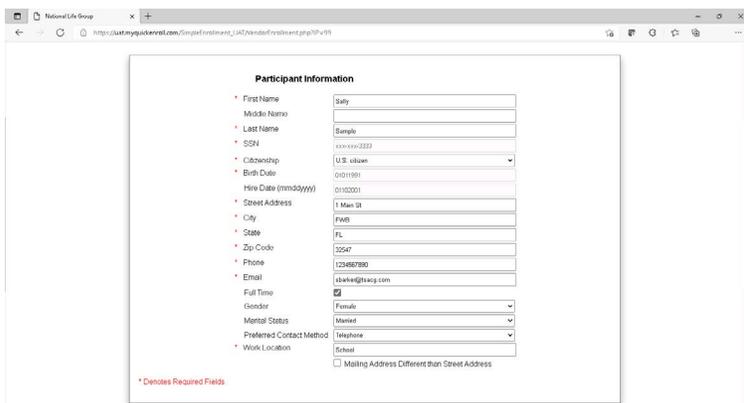
Review and/or enter the information required by the investment provider to establish an account. Click the “Confirm” button once finished.

The “Salary Reduction Agreement Information” page allows you to designate the amount to be withheld from your paycheck each pay period.

Enter the total amount you wish to contribute into the “Total Dollar Amount” box on the top of the page. Once entered, re-enter the amount you wish to contribute each payroll into the “New Contributions” section, along with any financial advisor information you may have. When this has been completed, click the “Submit” button.



A pop-up box may appear asking you to confirm that the account will indeed be new.



The final page allows you to review all the information entered to ensure everything is correct. Depending on the Investment Provider you selected, there may be additional information that needs to be acknowledged. An electronic signature may be required to complete the enrollment process.

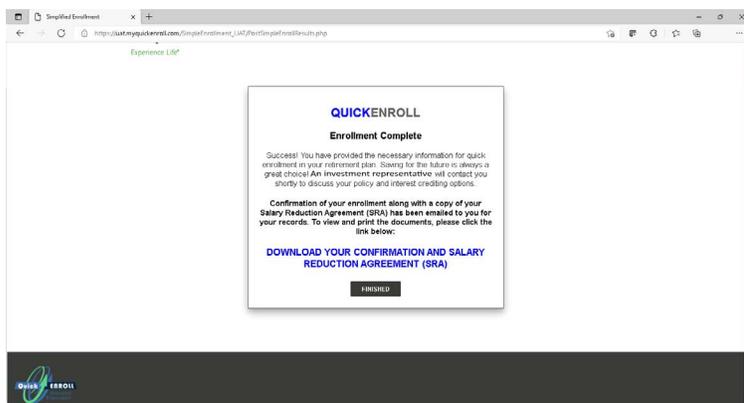
Please pay close attention and review all information displayed on this page.

Once verified, click "Submit."



Congratulations!
You are now enrolled and on your way to saving for a successful retirement.

Click the "Continue" button at the bottom of the Confirmation page to access your completed SRA form.



Click the "Download 403(b) Confirmation and SRA" link as shown in the graphic example on the left to download a PDF copy of the completed SRA for your records.