

## Frequently Asked Questions by Plan Participants

- 1. Q: Are my passwords for the toll free automated telephone information system and the Participant Web site the same?**

A: No. You will have a different password for each. You also have the option to change your passwords for the automated telephone system and the Participant Web site.
- 2. Q: If I request a fund-to-fund transfer, when will this transaction take place?**

A: Any mutual fund transfer that you request before 3:00 PM CST on a normal business day will receive that day's closing price and will be viewable by 11:30 PM CST.
- 3. Q: Why can't I get to the Participant Web site from some computers?**

A: The Participant Web site is a secure Web site, which requires 128-bit security. Usually, if you have the most recent version of your browser installed, it will contain the high encryption pack.
- 4. Q: If I forget my password and a DailyAccess Corporation participant support representative has to reset my password, how quickly will the change be processed?**

A: A new PIN for the automated telephone system will be active immediately.  
Requesting a new user password for the Participant Web site requires that a new password be mailed to your address on file via the U.S. Postal Service. These requests are processed on the same business day they are received.
- 5. Q: What is a "rebalance to investment elections"?**

A: A rebalance to investment elections will move your current fund balance(s), from all sources, into your current investment elections.
- 6. Q: Why would I need to do a "rebalance to investment elections"?**

A: You would need to do a rebalance to investment elections to move your current account balance(s), from all sources, into your current investment elections.
- 7. Q: What is "EE Pretax"?**

A: EE Pretax, or Employee Pretax, refers to the dollar amount that employees have elected to contribute from their paycheck, to their plan, on a before tax basis.
- 8. Q: What is "ER Match"?**

A: ER Match, or Employer Match, refers to the dollar amount an employer may contribute to the plan. Example: Employee contributes \$20 per paycheck, employer matches 50%. Thus the employer would contribute \$10 to the participant's account. An employee must contribute to the plan to be entitled to a match.

- 9. Q: What is “ER Base”?**  
A: ER Base refers to an additional employer contribution to your plan (i.e., profit sharing).
- 10. Q: What are “pending transactions”?**  
A: Any buy or sell request that has been initiated, but not posted to your account.
- 11. Q: What is a “rollover”?**  
A: A tax-free transfer of cash or other assets from one qualified retirement plan to another. If a rollover distribution is made directly from one qualified retirement plan to another qualified plan or IRA, no tax withholding is required.
- 12. Q: What is a “blackout/conversion”?**  
A: When a plan sponsor has made the decision to move the company’s retirement plan to a new service provider, the plan goes through a conversion process.  
The entire conversion process typically takes approximately 45 to 90 business days. During this process, the new service provider, DailyAccess, coordinates the movement of assets; plan information and participant information from the prior recordkeeper.  
One phase of this process is called “Blackout”. Blackout is the period of time participants do not have access to the assets transferred from their prior recordkeeper. The length of the Blackout period is usually determined by how fast the prior recordkeeper provides the final valuation to the new service provider. Once the final valuation is received and approved by the plan sponsor (typically 15 days), balances are loaded and the plan is no longer in blackout  
Once the plan is out of blackout, it is still in conversion until vesting and loans are loaded and verified and all prior information required for testing is received. No loans or **any type of distribution** will be authorized until the conversion period is over.
- 13. Q: What are “investment elections”?**  
A: Investment elections are the funds, by percentages, in which you elect to invest your future contributions.  
Modifying investment elections is for future contributions only; it will not move your current account balance(s).
- 14. Q: What is a “rebalance to target”?**  
A. A rebalance to target will move your current fund balance(s), from all sources, into the funds by percentages that you specify. This does not change your investment elections for future contributions.
- 15. Q: What is a “conform to balance or investment elections”?**  
A: A conform to balance or investment elections will move your current fund balance(s), from all sources, in the account to match or “mirror image” the future elections chosen or elections already in place. This is only a current change and does not affect any future contributions.

**For questions or assistance contact DailyAccess Corporation Participant Call Center.**

**Toll free: (888) 307-4015**

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**Hours: M-F; 7 A.M. to 7 P.M. Central Time.**