

retirement FOCUS

As a participant in your employer's defined benefit pension plan you have access to the Retirement Focus Service Center – a secure customer service center that helps you access your account information.

RetirementFocus.com

You can reach www.RetirementFocus.com from any computer with a secure Internet connection. On the website, you can:

- **Stay up-to-date on your account information.** See a snapshot of your personal information, such as name and address as well as your compensation history, and a current accrued benefit.
- **Model retirement savings projections.** Build your personal plan for retirement by modeling Total Retirement Benefit projections, including your estimated Social Security benefits, other retirement plan assets, and any other sources of retirement savings you may have. Or, model an estimated projection of only your Pension Plan benefit.
- **Learn more about your Pension Plan.** Get answers to some of the most frequently asked questions about the Pension Plan, review summary plan material, and access related resources.
- **Elect to begin your retirement benefits.** When you are ready to initiate your Pension Plan benefits, you can use the online retirement election tool.

Retirement Focus Phone Line

In addition to the RetirementFocus.com website, you have access to Retirement Focus through the toll-free number to make changes to your personal information or initiate your retirement. The Retirement Focus phone line is available Monday through Friday, from 8:00 a.m. through 8:00 p.m. ET at **888-917-7107**.

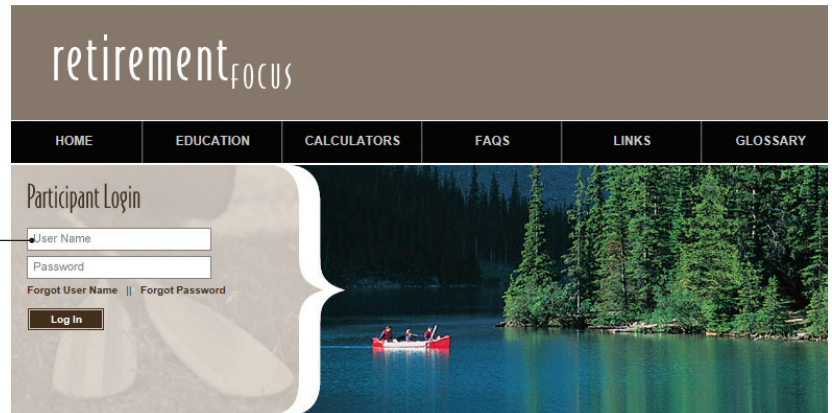
Follow the instructions in this guide to manage your account through the Retirement Focus Service Center.

(Please note: screenshots are for illustrative purposes. Once you login, your screens may differ slightly due to the options available in your retirement plan.)

RetirementFocus.com

From any computer with a secure Internet connection, enter www.RetirementFocus.com.

If you have not yet logged in to Retirement Focus, enter your initial user name (your Social Security Number) and initial password (your birth date as MMDDYY) under Participant Login. Once you log in, you will create your permanent user name and password. In addition, you will create a Secret Q&A, which you can use if you need to reset your Login information.



My Account

Once you log in, the My Account section includes your personal information, including your employment and compensation history, and your accrued benefit amount (payable at your Normal Retirement Date) if you were to retire today.

PLAN YEAR	COMPENSATION	HOURS
2013	\$53,222.95	1,916.28
2012	\$53,239.78	2,093.88
2011	\$52,138.31	1,933.52
2010	\$58,752.80	2,032.00
2009	\$51,480.89	2,032.44
2008	\$51,110.72	1,969.28
2007	\$49,249.80	2,010.58
2006	\$48,444.56	2,054.80
2005	--	1,011.36
2004	--	2,080.00

If you are beyond your Normal Retirement Date, your Accrued Benefit displayed above is a current accrued benefit.

Benefit Modeling

RetirementFocus.com allows you to model your Total Retirement Benefit based on variables you enter about your anticipated date of retirement and other sources of retirement income.

Begin by clicking the Modeling link in the top navigation menu or the Get Started button from the home page. Then enter general assumptions such as your current pay, expected pay increase percentage, anticipated rates of returns, and information about your other retirement savings.

To model only your Pension Plan benefit using fewer variables, click the “In a Hurry” link.

When you click in each of the fields to enter your assumptions, you will see a detailed description of each of the assumptions.

Once you click “Project Benefits”, your projected annual income will display, showing the estimated income you will receive from each of your retirement savings sources each year.

The screenshot shows the 'MODELING' page with a navigation menu at the top containing HOME, MODELING, MATERIALS, LINKS, GLOSSARY, FAQs, and CONTACT. The main heading is 'MODELING' with the sub-heading 'Get Your Total Retirement Picture'. Below this, there is a detailed description of the modeling tool and a call to action 'In a Hurry?' with a clock icon and the text 'Click here to use our simplified modeling tool.' The interface is divided into three steps: 01 INFORMATION COLLECTION, 02 BENEFIT'S ESTIMATE, and 03 YOUR ANALYSIS. Under step 01, there are input fields for 'Annual Compensation' (with a dollar sign), 'Future Compensation Increase Percentage' (with a dropdown arrow), and 'Expected Termination Age' (with radio buttons for 'yrs' and 'mos'). A yellow box on the right side of the form contains the text: 'To start the modeling process, please complete the information at the left. As you move through each field, detailed help will be available here to help.'

NEW Initiate Retirement Online

When you are ready to initiate your retirement and begin receiving Pension Plan benefit payments, click the “Get Started” link on the Home page.

- Verify your address.
- Provide details on your retirement timeline, such as termination date.
- Indicate whether you have a QDRO.
- Elect whether you want to complete the process online or request retirement forms.

You may need to gather some documents to reference while you complete online retirement. When you are ready to complete the process, click the “Get Started” link on the Request page.

The online retirement request process through Retirement Focus will guide you through all the steps to complete your election. Examples of the steps include electing optional benefit forms, indicating withholding amounts, providing direct deposit information and designating rollover elections.

Logging Out

Be sure to click the Log Out button in the upper right-hand corner when you are finished to ensure the highest level of security.

Ready to start receiving your benefit?
Get started now with our step-by-step, online retirement election tool!
[Get Started!](#)

The screenshot shows the 'RETIREMENT REQUEST' page with the sub-heading 'Online Retirement'. The main heading is 'Organize Your Information'. Below this, there is a welcome message: 'Welcome to Your Retirement Online. In order to complete the process there may be a few action items that you must complete to finish the entire online election.' A list of necessary documents is provided: 'your bank information (routing and account IDs)', 'rollover institution details (if you are eligible and elect to rollover a lump sum benefit)', 'your birth certificate or current passport or drivers license*', 'if married or in a civil union, your partner's birth certificate or current passport and your marriage or civil union license *', 'if divorced, your divorce decree *', and 'if widowed, a copy of your partner's death certificate *'. A footnote states: '* These items will need to be copied and sent into the retirement center for processing. Look for: (★) at the end of the process to remind you.' At the bottom, there are two green buttons: 'UPDATE PERSONAL INFORMATION' and 'GET STARTED'.

Additional Help

Contact the Retirement Focus Service Center at **888-917-7107** Monday through Friday from 8:00 a.m. through 8:00 p.m. ET if you have additional questions about your Pension Plan or to initiate your retirement.