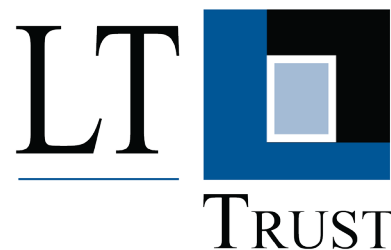


Access Your Retirement Account Online



ONLINE TOOLS MAKE ACCESSING YOUR ACCOUNT EASY

DASHBOARD

- At-a-Glance Overview of Account Balance and Contribution Rate(s).
- My Portfolio - get a quick view of your balance by investment, asset class, performance & source.
- Recent Activity - displays the 10 most recent account transactions and status.
- Retirement Tips - engaging tips to help participants focus on retirement.

PERFORMANCE

- Personal Rate of Return - view by month, quarter, year, or a custom range for a specific fund or the account in total.
- Investment Information - view the investments offered in your plan as well as the associated return information. For publicly traded mutual funds, the investment name links to a Broadridge® fund fact sheet (which contains jump-points to even more investment information).

MANAGE > MANAGE INVESTMENTS (AVAILABILITY VARIES BY PLAN)

- Change Contribution Rates - change how much money you put in your account from your paycheck.
- Change Elections - changes how future contributions are invested by entering new percentage amounts for each fund you want to invest in. Changes will not effect your existing account balance unless chosen on the 'Transferable Balances' step of the wizard.
- Move Money - allows you to transfer the existing account balance (by dollar or percentage amount) between available investments in the plan.
- Rebalance - make the balance match your existing target or set a new one.
 - Recurring Rebalance - set up a recurring transaction to make the ending balance in each of your funds match your future investment election percentages. You can even specify a threshold percent, so if, as of the scheduled rebalancing date, the portfolio's deviation from the target asset allocation is less than the predetermined threshold, the portfolio will not be rebalanced. Likewise, if the portfolio's asset allocation drifts by the minimum threshold or more at any intermediate time interval, the portfolio will not be rebalanced at that time.



ACCESS YOUR RETIREMENT
ACCOUNT

24 HOURS A DAY
7 DAYS A WEEK

ACCESSIBLE ON MOBILE
DEVICES!

Getting Started

1. Go to 401k.LTRetire.com
2. *Initial UserID - Social Security Number (SSN)*
3. *Initial Password - last four digits of your Social Security Number (SSN)*
4. *Select "Participant" from the Role drop-down box*
5. *Provide an answer to two alternate identity-verification questions*
6. *Immediate prompt to change both UserID and Password*

Forgot Your Login Information? Click "Forgot ID or Password" to receive login information via email address on file.

Access Your Retirement Account Online (continued)

CORPORATE RETIREMENT SERVICES

- Conform Ending Balance - once you have verified your Investment Elections for future contributions, use this feature to realign the ending balance in each fund to equal the percentage used in allocating your current contributions.
- Conform To Target - rebalance your existing account balances by entering new percentage amounts for each fund you want to invest in. Changes will not apply to your future contributions unless chosen on the 'Update Election Percentages' step of the wizard.

MANAGE > TRANSACTION HISTORY & WEB REQUEST HISTORY

- Transaction History - displays historical transactions including: contribution and fund changes, interest and gains, and fee transactions. You can sort by date range, transaction type or transaction status. You can also download the information.
- Web Request History - view transaction requests which have been entered via the website. You may filter the data to be viewed by date range, transaction type, confirmation number or transaction status.

WITHDRAWALS (AVAILABILITY VARIES BY PLAN)

- Withdrawals - enter loan and termination distribution requests directly online.
- View Loans - view your current loan information and associated amortization schedule.

FORMS & REPORTS

- Reports - generate and/or print quarterly account statements which will be available within 30 business days following each quarter-end. These statements will remain available for two full years after quarter-end. You can also elect to go paperless with your quarterly account statements.
- Forms - view forms and general plan information.

TOOLS

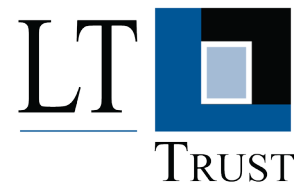
- Retirement Calculator - use to estimate your income and savings you will have when you retire.

BANNER AREA (TOP-RIGHT)

- Important Messages (*bell icon*) - view messages regarding your plan or retirement in general.
- Personal Profile (*gear icon*) - (*options vary by plan*)
 - Manage your personal information - address, phone numbers, and email addresses.
 - Manage your beneficiary information.
 - Change the password associated with your account.
 - Sign up for email alerts for certain transaction types.

CUSTOMER SUPPORT
800-831-8675

REPRESENTATIVES ARE AVAILABLE
MONDAY - FRIDAY
8AM - 5PM MT
TO ANSWER YOUR QUESTIONS AND
HELP YOU ACCESS DETAILS SPECIFIC
TO YOUR RETIREMENT.



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