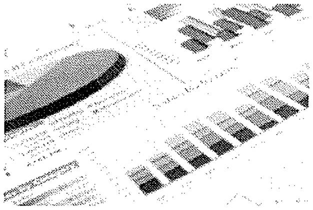

Online Enrollment & Accessing Account Information

Online enrollment can be as easy as accessing the Internet! To begin, participants will need to log in to the participant web site at www.myretirementfuture.com™. Once a User Name and Password are established and personal information is verified, you're ready to go. It's that easy.

Accessing Your Participant Web site

The first time you access your participant web site at www.myretirementfuture.com™, you will need to enter your social security number, date of birth, and plan reference number. You will then be asked to click on the name of the plan that you would like to access.

Establish a User Name and Password

Once you have accessed the web site, you will be asked to establish a User Name and Password that is unique to you. For security reasons, participants cannot use their social security number. It will then prompt you to confirm the information. In addition, you will also be given the option to provide a security question and answer to be used as a hint should you forget your login information at a later date, along with a personal email address.

Review & Contact Information

The next web site screen you come to will show you the mailing/home address that CPI has on file as well as any email address provided. You will be requested to correct and/or update this information.

After you finish with these preliminary screens, you will go to the introduction screen for online enrollment. Click Enroll Now to begin.

Six Easy Steps

Step 1

Eligibility. Review this screen to confirm you have met the eligibility requirements for entry into the Plan.

Step 2

Retirement Savings Calculator / Financial Analyzer. You have the option to use these tools as little or as much as you wish during the enrollment process.

- With use of the Retirement Savings Calculator, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal facts (age, marital status, tax bracket, etc.).
- With use of the MasteryPOINT Financial Analyzer tool, you can review the basics of retirement savings and investments that you will need to consider now that you are enrolling in the plan.

Step 3

Salary Deferral Election. Select how much salary you wish to contribute by entering a deferral percentage or specific amount where indicated. The allowable range under the plan is shown to the left.

Step 4

Investment Election. Select where to invest your contributions by entering a percentage election beside each investment in which you wish to invest. Your elections for the investments must total 100%.

Step 5

Designate Your Beneficiary(ies). On this screen, you must indicate your marital status. You can elect up to five primary beneficiaries and as many secondary beneficiaries needed for each primary beneficiary. Contact your Plan Sponsor if you need to designate additional beneficiaries.

Step 6

Confirm Your Enrollment. On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click Previous Screen until you arrive at the applicable screen. Once you are satisfied, you can select Enroll Me to complete the enrollment process or Quit, if you decide to enroll at a later date.

Once you confirm enrollment, you will be taken to a confirmation screen that shows your elections. This screen can be printed for your records. For security reasons, please log out of the system when finished.

How to Access Plan Information

Interactive Voice Response (IVR) system

- 800.291.1585
- You have access to your account 24/7.
- You will need your social security number and PIN when calling the IVR.

Participant Service Center (Live Person)

- 800.279.4015 ext. 206
- Representatives available from 7 AM to 7 PM central time, Monday through Friday to answer questions and walk you through the web site.
- You will need your social security number and your date of birth when contacting a Participant Service Center representative.

The Internet

- www.myretirementfuture.com™
- The participant web site allows you to:
  - Review account information
  - Perform fund transfers
  - Change investment elections
  - View fund information
- You will need your user name and password to access the participant web site using the Internet.