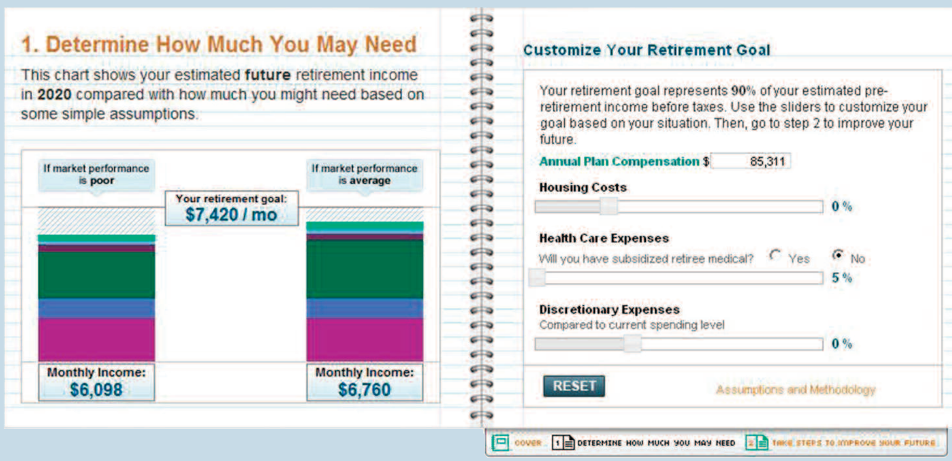
Step-By-Step Registration Guide for New Users

Go to **www.benefitsaccess.org**.

Click "**New User Registration**." and follow the steps to set up your account.

Consider using a personal e-mail address for your Benefits Access account so you will not miss important communications. If you do not have a personal e-mail account, consider setting up an account via a free e-mail service provider, such as Gmail (**www.gmail.com**), Yahoo (**www.yahoo.com**) or Outlook (**www.outlook.com**).

Once you complete registration, click on the book to use the Retirement Readiness Tool or use the tabs to navigate to other site content.



benefitsaccess.org
Register Now!

Helpful Tips for Users

If your web pages do not open or display incorrectly, you may need to run Benefits Access in "**Compatibility View**." The Compatibility View button is located in your web browser's tool bar, usually next to the "**Refresh**" button.

Make Sure Your Accounts are Secure

1 **Protect all accounts and devices (e.g., smartphones, tablets and computers) with a complex password**—containing a minimum of eight characters including an uppercase letter, lowercase letter, number and symbol.

2 **Don't save a list of your user IDs and passwords on a file in your computer or leave a list near your computer.** Keep it in a locked file cabinet or drawer or hidden in a secure area of your home in case of a break in.

3 **Use antivirus/antispyware software (e.g., Bitdefender Antivirus or Kapersky Anti-Virus), and keep your system updated.** Several vendors offer free editions of the software.

4 **Never open e-mails from unknown sources, download software from a source that you cannot verify or click strange links in instant messages.**

5 **Always sign out of online accounts, close your browser and log off of public computers.** This prevents others from accessing your accounts if they use the same computer and prevents websites from keeping a record of other sites you visit.

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Getting Around

A Guide to Navigating Benefits Access

The Benefits Access homepage features four tabs—My Benefits, Take Action, Learn More and Find Resources—which connect you with account information, educational resources and other features. Below is an overview of what is available under each tab on the website.

Benefits Access

Pending Actions | Contact Us | Wespath.org | Log Out

My Benefits

- **Personal Profile**—View and update your contact information, beneficiaries, electronic delivery election, EY authorization and security preferences, and view service and compensation.
- **Retirement Benefits**—View your account summary, investment fund holdings and performance, LifeStage settings (election, target mix, profile), personal and plan sponsor contributions, transaction history, past statements and tax forms.
- **Project Future Values**—Run a projection using the Retirement Readiness Tool, Retirement Benefits Projection or LifeStage Retirement Income Calculator.

Take Action

- **Update Personal Data**—Change your contact information, beneficiary designations, username, password, security questions, EY authorization and electronic delivery election; and manage text alerts.
- **Manage Investments**—Change your LifeStage profile, the investment of your current balance or the investment of your future contributions, export transaction history, view pending actions, or model or request a loan.
- **Project Future Values**—Run a projection using the Retirement Readiness Tool, Retirement Benefits Projection or LifeStage Retirement Income Calculator.
- **Manage Distributions**—Begin available retirement benefits, consolidate your savings, sign up for LifeStage Retirement Income or Self-Managed Retirement Income, take a withdrawal or distribution, or view annuity details.

Learn More

- **Know Your Benefits**—View information about Wespath-administered retirement plans (CRSP, RPGA, UMPIP, Horizon, MPP, Pre-82, Collins), health plan (HealthFlex) or welfare plans (CPP, UMLifeOptions).
- **Focus on Your Goals**—Read articles about different aspects of saving, investing and retirement planning.
- **Access Retirement Savings**—Learn about your options for distributing your retirement plan accounts.
- **Explore By Topic**—View additional details about the following topics: personal information, beneficiaries, electronic delivery, LifeStage, contributions, financial planning and distributions.

Find Resources

- **Forms**—Forms and documents that pertain to Wespath-administered retirement and welfare plans, and investments.
- **Publications**—Brochures, educational and promotional materials, plan descriptions and newsletters that contain information about Wespath offerings.
- **Contacts**—E-mail and website addresses, telephone numbers and other contact information for Wespath and its service providers.

Shortcuts

The most popular information on the Benefits Access webpage can be accessed using shortcuts. For example:

- **Retirement Readiness Tool**—Click the book on the right side of the homepage.
- **Investment summary**—Select "**Click here**" on left side of the homepage.
- **Resources**—Click the rotating icons on the bottom left side of the homepage. Contains links to external Wespath websites including EY Financial Planning Services.
- **Quick Links**—Use the drop-down to select an area of the Benefits Access website to visit. The quick links are located beneath the "**Resources**" section on the bottom left side of the homepage.
- **Pending Actions**—Click the link in the top right toolbar to see any actions—withdrawals, distributions, transfers, rebalances—pending for your account.