

Benefits Access Mobile App

*For iPhone®, iPad®, iPod touch®
and Android™ smartphones*



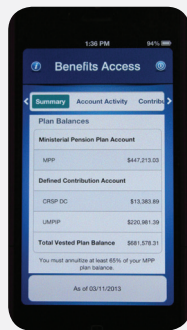
User Guide



Benefits Access Mobile App Puts You In Touch With Retirement



Welcome to the Wespath Benefits and Investments' (Wespath) mobile app for Benefits Access. This application is designed to put account information instantly at your fingertips, with 24/7 access to your Wespath-administered retirement accounts.



A Series of Easy-to-Read Screens Displays View-Only Access to:

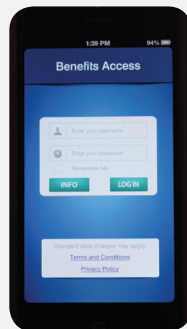
- Account balances and recent activity
- Contribution rates and summary
- Investments and allocations
- LifeStage targeted investments
- Current rates of return
- Loan balances (if any)

Two Steps to Using the Mobile App

If you do not have a Benefits Access account,

1 Register for Benefits Access Online

To access the Benefits Access mobile app, first set up your account on the Benefits Access website at benefitsaccess.org. Click "New User Registration," then follow the prompts.



2 Download the App

For Apple Devices

Using your mobile device, search the App StoreSM with keywords "Benefits Access" (if you're using an iPad, select the "iPhone Apps" button at the top of the page), and download the app onto your Apple mobile device.



For Android smartphones

Using your smartphone, open the Google PlayTM Store App and search with the keywords "Benefits Access." Then download the app to your Android smartphone.

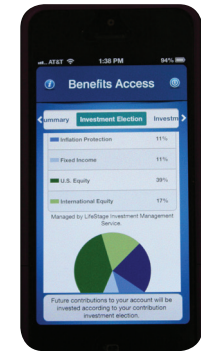


Navigating the App

There are several ways to navigate the Benefits Access mobile app:

- Touch the category name in the white bar at the top of the screen
- Use the arrows to the left and right of the categories
- Use your finger to swipe the screen or category bar

If you have questions or need help logging in, call the Wespath at **1-800-851-2201** or e-mail us at prcwebteam@wespath.org.



Frequently Asked Questions

Q: Is there a fee to download the mobile app?

A: There is no charge for the Benefits Access mobile app. However, rates from your wireless carrier may apply.

Q: Can I change the investment of my retirement accounts through the app?

A: You cannot make changes to your account through the app; changes must be made through the full version of the Benefits Access website at benefitsaccess.org or over the phone at **1-800-851-2201**. The app allows you view-only access to your account.

Q: Where can I find more information about what I see in the mobile app?

A: For additional information about the topics covered in the app, visit full version of Benefits Access at benefitsaccess.org.

System Requirements

To use the Benefits Access Mobile App, you must have an:

- iPhone[®], iPad[®], iPod touch[®] (4th generation or later) or Android[™] smartphone
- Internet connection



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