WEB & VOICE RESPONSE UNIT (VRU) INSTRUCTIONS

You may access current information about your 401(k) and initiate certain transactions via our website at www.captrustadvisors.com/freedom401k. The website is updated daily and is available 24 hours a day, 7 days a week. If you have any questions regarding your account, please call the Participant Call Center at 855.297.9550.

TO ACCESS YOUR ACCOUNT:

1. Go to www.captrustadvisors.com/freedom401k
2. Click on the "Your Account" button, then click the "Participant Login" link.
3. Enter your *User ID* and *Password.*
4. Click on *Login.*
5. To exit your account, click *Log Out* located in the upper right-hand side of the screen.

FIRST TIME LOGGING IN?

- If this is your first time logging in, you may refer to Your Freedom401k enrollment kit for details about your default account login or call the Participant Services Center toll-free at 855.297.9550.

NEED HELP WITH USER ID AND PASSWORD?

- If you have forgotten your User ID or Password, simply click *I forgot User ID or Password* and follow the instructions to reset your account.

ACCOUNT MENU OPTIONS ON THE WEB:

The following is a list of Web Menu Options and a brief description of the tools available and their use.

Summary	A snapshot of your plan balance, vested balance, and last contribution amount. It also provides you with quick links to some important actions or information available to you on the website. **My Retirement Goals** – Your retirement assets and income based on your current balance and retirement goals. Click Update My Goals to adjust your retirement goals. **My Asset Allocation** – A breakdown of your current investment allocations.
My Portfolio	**Change Investments** – Click the Change Investments button to utilize the Change My Investments wizard. **Account Balance** – View the breakdown of your assets by investment or contribution type. To change the view, simply move your cursor over the current display option next to the word 'View' and press the left-mouse button to access the drop-down menu. **My Current Elections** – Displays how your future contributions will be invested. **My Performance** – Illustrates your month-to-date, quarter-to-date, and year-to-date personalized performance.
Contributions	**Change Contributions (if allowed by your plan)** - Click the Change Contributions button, enter your new deferral percentage and click "*Submit Changes*" to complete. **My Contributions** – Displays your current contribution rate(s), as well as your contribution totals for quarter-to-date, year-to-date, and the prior year.
Loans & Withdrawals	**Loan information (if allowed by your plan)** – View existing loan details or click on the Actions button to model a loan or request a new loan. **Withdrawal Information** – View withdrawal history or click on Request a Withdrawal to complete a request for distribution from your account.
Statements & Transactions	**View Statements** – Click on the View Statements button to download a copy of your quarterly statement. **Retrieve Transactions** – You can also view account activity over a specified period by selecting Show Filter, entering your desired date range, and clicking Retrieve Transactions. Click on the transaction number to see additional details related to your transaction or select the Download History option to export the transaction details.
Plan Information	View basic plan details including annual limits and vesting schedule. Please refer to your Summary Plan Description for more specific details related to your Plan provisions. **Notices, Forms and Plan Information** - This link will provide you with access to plan related documents, such as your Summary Plan Description, and other important administrative forms.

Research Investments	A comprehensive list of available investment options for your plan. This provides you with investment performance information, as well as access to the Fund Fact Sheets and Prospectuses. To make changes to your investment elections or request an exchange, you can select the Change Investments button directly from this tab.

COMPLETING TRANSACTIONS:

The following is a list of instructions to assist you with completing online transactions.

Change my allocations so current account balances and future contributions are the same.	- Go to the My Portfolio tab - Click on the *Change Investments* button - Select the *My Own Investment Choices* radio button and press Continue - Select the *Rebalancing* radio button and press Continue - Enter your *New Contribution Allocations* (must total 100%) - Select the *Yes* radio button at the bottom of the page and press Continue - Review your elections and click *Submit Changes* button - A message will appear. Your request has been submitted when you receive the confirmation number.
Change my allocation for future contributions only.	- Go to the My Portfolio tab - Click on the *Change Investments* button - Select the *My Own Investment Choices* radio button and press Continue - Select the *Future Contribution Allocations* radio button and press Continue - Enter your *New Contribution Allocations* (must total 100%) and press Continue - Review your elections and click *Submit Changes* button - A message will appear. Your request has been submitted when you receive the confirmation number.
Change my allocation for existing account balances only.	- Go to the My Portfolio tab - Click on the *Change Investments* button - Select the *My Own Investment Choices* radio button and press Continue - Select the *Rebalancing* radio button and press Continue - Enter your *New Contribution Allocations* (must total 100%) - Select the *No* radio button at the bottom of the page and press Continue - Review your elections and click *Submit Changes* button - A message will appear. Your request has been submitted when you receive the confirmation number.
Move money between investments	- Go to the My Portfolio tab - Click on the *Change Investments* button - Select the *My Own Investment Choices* radio button and press Continue - Select the *Exchange* radio button and press Continue - Enter your exchange details in a percentage or dollar amount and press Continue - Review your elections and click *Submit Changes* button - A message will appear. Your request has been submitted when you receive the confirmation number.
Change or stop my contribution rate (If your plan allows).	- Go to the Contributions tab - Click on the *Change Contributions* button - Make your desired changes and press Continue - Review your elections and click *Submit Changes* button - A message will appear. Your request has been submitted when you receive the confirmation number

ACCESSING YOUR ACCOUNT VIA THE VOICE RESPONSE UNIT

By calling the Voice Response Unit (VRU) you may access your account and initiate certain transactions. The VRU is updated daily and is available 24 hours a day, 7 days a week.

1. Using a touch-tone phone, dial 855.297.9550 to access the system.
2. Enter your Social Security Number (SSN)
3. Follow the VRU instruction message

HAVING PROBLEMS ACCESSING YOUR ACCOUNT ON THE WEB?

Our website is supported for use with Internet Explorer. If you are having difficulties, the following steps may be necessary to view your account:

1. Open your Internet Explorer icon. (If Internet Explorer is not on your desktop, you can open it by going to Start, Programs, Internet Explorer.)
2. The Internet Explorer you are using must be at least version 11.
3. To determine the version you are using, select Help and then *About Internet Explorer*. A pop up box will appear that reads *Microsoft Internet Explorer*.
4. You can upgrade your browser at no charge by going to www.windowsupdate.com. You will need at least a 56k modem. The download could take up to two hours.

Questions about your account? Please contact the Participant Call Center at 855.297.9550.